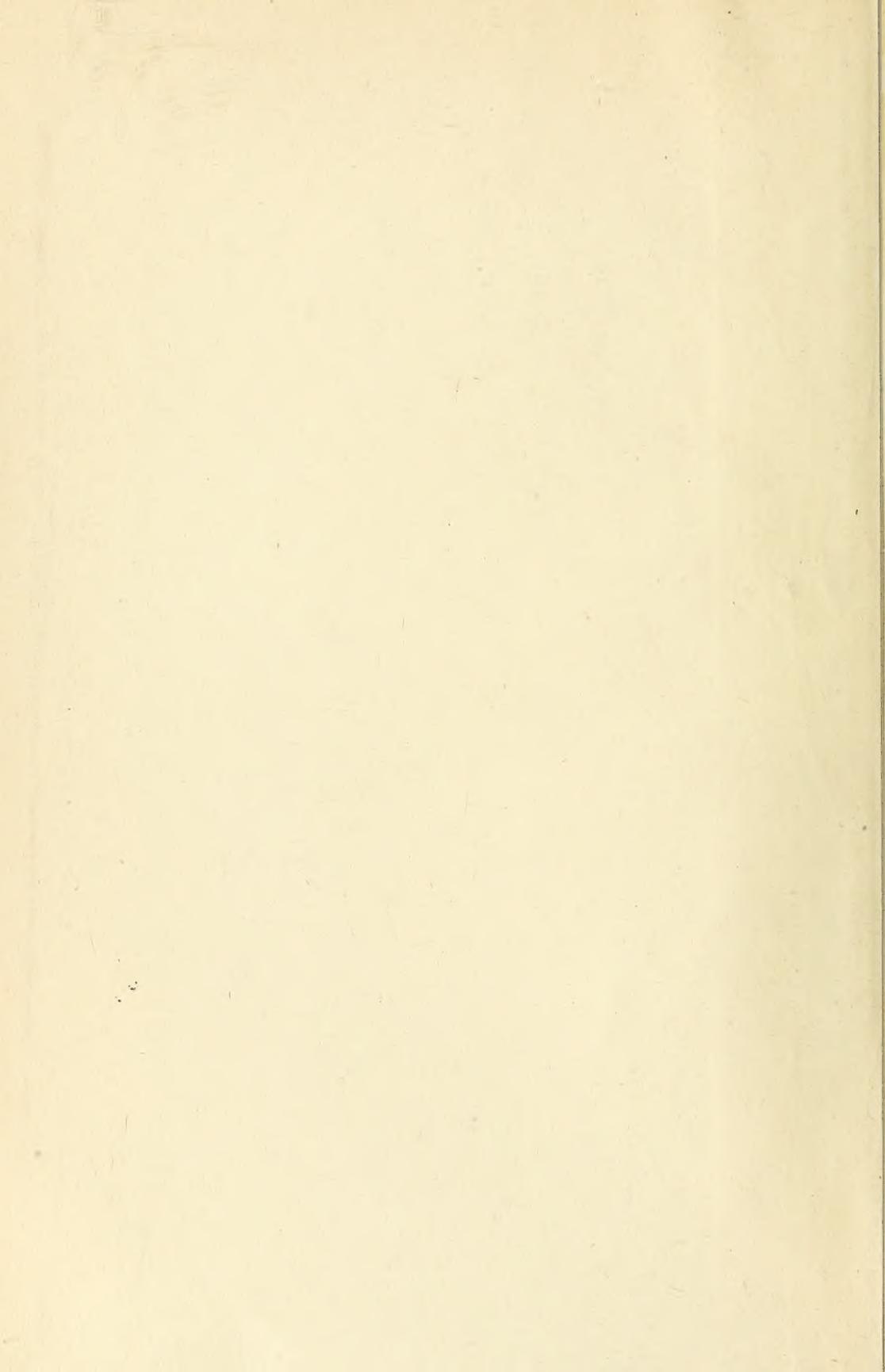


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Ontario Legislative Assembly

SESSIONAL PAPERS

VOL. XLVIII.—PART IV.

SECOND SESSION

OF THE

FOURTEENTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO

SESSION. 1916

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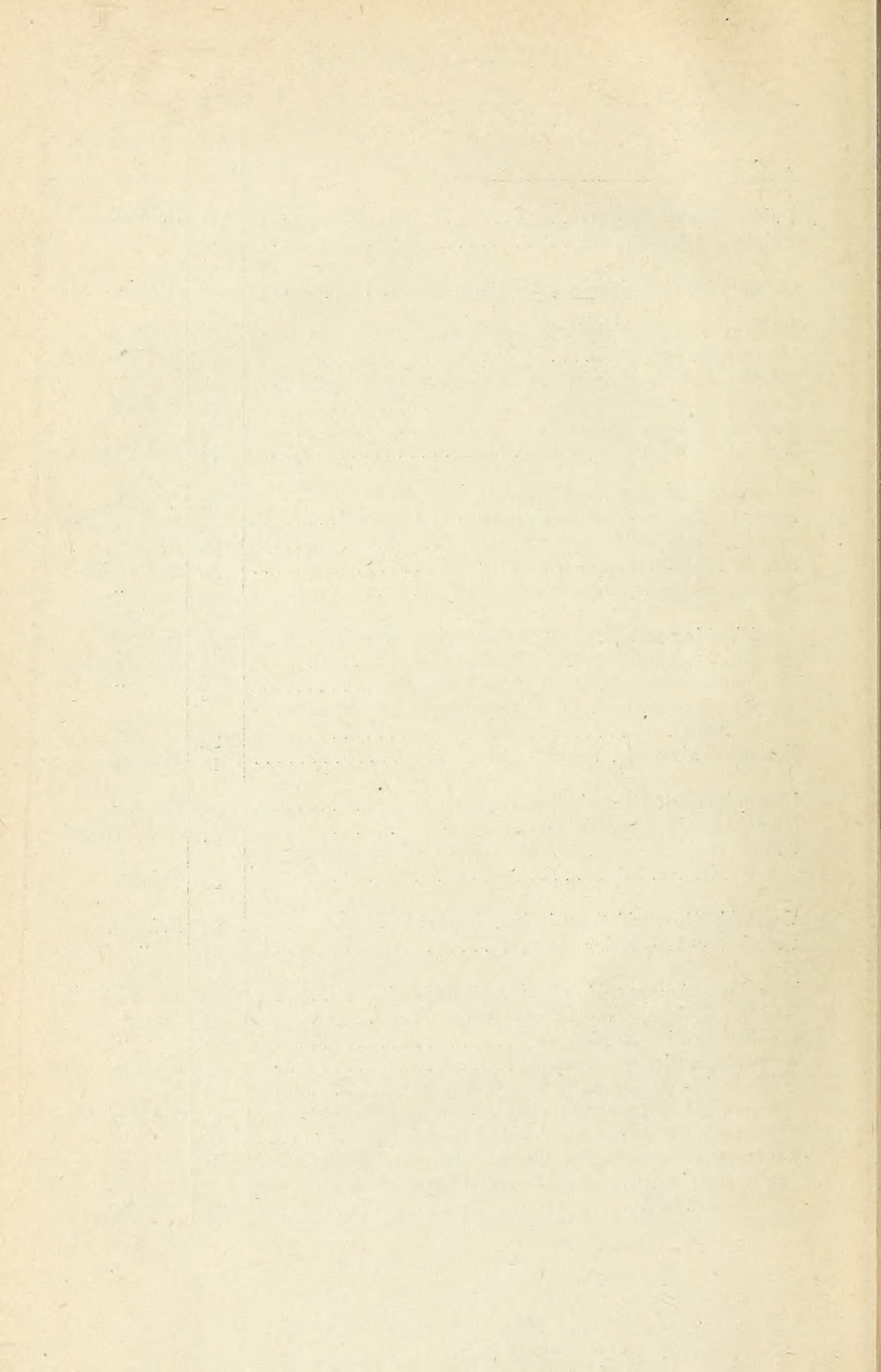
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- No. 2 Estimates—Supplementary, for the service of the Province for the year ending 31st October, 1915-16. Presented to the Legislature, March 7th, 1916. *Printed.* Further Supplementary. Presented to the Legislature, April 4th, 1916. *Printed.* Estimates for the year ending 31st October, 1916. Presented to the Legislature, April 11th, 1916. *Printed.*

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- No. 3 Report of the Department of Lands, Forests and Mines for the year 1915. Presented to the Legislature, March 17th, 1916. *Printed.*
- No. 4 Report of the Bureau of Mines for the year 1915. Presented to the Legislature, April 19th, 1916. *Printed.*

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- No. 5 Report of the Inspector of Division Courts for the year 1915. Presented to the Legislature, March 15th, 1916. *Printed.*
- No. 6 Report of the Inspector of Legal Offices for the year 1915. Presented to the Legislature, March 21st, 1916. *Printed.*
- No. 7 Report of the Inspector of Registry Offices for the year 1915. Presented to the Legislature, March 28th, 1916. *Printed.*
- No. 8 Report of the Provincial Municipal Auditor for the year 1915. Presented to the Legislature, April 18th, 1916. *Printed.*
- No. 9 Report of the Queen Victoria Niagara Falls Park Commission for the year 1915. Presented to the Legislature, April 18th, 1916. *Printed.*

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- No. 10 Report of the Superintendent of Insurance for the year 1915. Presented to the Legislature, March 17th, 1916. *Printed.*
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- No. 12 Loan Corporations—Statements made by Building Societies, Loan Companies and Loaning, Land and Trust Companies, for the year 1915. Presented to the Legislature, March 17th, 1916. *Printed.*

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- No. 13 Report of the Department of Public Works for the year 1915. Presented to the Legislature, March 21st, 1916. *Printed.*
- No. 14 Report of the Department of Game and Fisheries for the year 1915. Presented to the Legislature, March 22nd, 1916. *Printed.*
- No. 15 Report on Highway Improvement for the year 1915. Presented to the Legislature, April 5th, 1916. *Printed.*
- No. 16 Report of the Bureau of Labour for the year 1915. Presented to the Legislature, April 17th, 1916. *Printed.*

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- No. 18 Report of the Toronto University Board of Governors for the year ending 30th June, 1915. Presented to the Legislature, March 1st, 1916. *Printed.*

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- No. 19 Report of the Secretary and Registrar of the Province for the year 1915. Presented to the Legislature, April 6th, 1916. *Printed.*
- No. 20 Report of the Registrar-General upon Births, Marriages and Deaths for the year 1915. Presented to the Legislature, March 9th, 1916. *Printed.*
- No. 21 Report of the Provincial Board of Health for the year 1915. Presented to the Legislature, March 2nd, 1916. *Printed.*

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- No. 22 Report upon the Hospitals for the Insane for the year 1915. Presented to the Legislature, April 11th, 1916. *Printed.*
- No. 23 Report upon the Hospitals for Idiots and Epileptics at Orillia and Woodstock for the year 1915. Presented to the Legislature, April 19th, 1916. *Printed.*
- No. 24 Report upon the Feeble-Minded in Ontario for the year 1915. Presented to the Legislature, March 24th, 1916. *Printed.*
- No. 25 Report upon the Hospitals and Charities of the Province for the year 1915. Presented to the Legislature, April 13th, 1916. *Printed.*
- No. 26 Report upon the Prisons and Reformatories of the Province for the year 1915. Presented to the Legislature, April 11th, 1916. *Printed.*
- No. 27 Report upon the Neglected and Dependent Children of the Province for the year 1915. Presented to the Legislature, April 12th, 1916. *Printed.*
- No. 28 Report upon the operation of the Liquor License Acts in the Province during the year 1915. Presented to the Legislature, March 2nd, 1916. *Printed.*

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- No. 29 Report of the Department of Agriculture for the year 1915. Presented to the Legislature, April 17th, 1916. *Printed.*
- No. 30 Report of the Ontario Agricultural College and Experimental Farm for the year 1915. Presented to the Legislature, April 17th, 1916. *Printed.*
- No. 31 Report of the Ontario Veterinary College for the year 1915. Presented to the Legislature, April 19th, 1916. *Printed.*
- No. 32 Report of the Agricultural and Experimental Union for the year 1915. Presented to the Legislature, April 17th, 1916. *Printed.*
- No. 33 Report of the Corn Growers' Association for the year 1915. Presented to the Legislature, April 14th, 1916. *Printed.*
- No. 34 Report of the Vegetable Growers' Association for the year 1915. Presented to the Legislature, April 17th, 1916. *Printed.*
- No. 35 Report of the Bee-Keepers' Association for the year 1915. Presented to the Legislature, April 14th, 1916. *Printed.*

- No. 36 Report of the Entomological Society for the year 1915. Presented to the Legislature, April 17th, 1916. *Printed.*
- No. 37 Report of the Dairymen's Association for the year 1915. Presented to the Legislature, April 17th, 1916. *Printed.*

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- No. 40 Report of the Farmers' Institutes of the Province for the year 1915. Presented to the Legislature, April 18th, 1916. *Printed.*
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- No. 44 Report of the Fruit Growers' Association of the Province for the year 1915. Presented to the Legislature, April 17th, 1916. *Printed.*
- No. 45 Report of the Bureau of Industries for the year 1915. Presented to the Legislature, April 17th, 1916. *Printed.*
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- No. 48 Report of the Hydro-Electric Power Commission for the year 1915. Presented to the Legislature, April 7th, 1916. *Printed.*

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- No. 49 Report of the Ontario Railway and Municipal Board for the year 1915. Presented to the Legislature, March 24th, 1916. *Printed.*
- No. 50 Return from the Records of the By-Elections in 1915-16. Presented to the Legislature, March 6th, 1916. *Printed.*

- No. 51 Report of the Provincial Archivist for the year 1915. Presented to the Legislature, April 10th, 1916. *Printed.*
- No. 52 Report of the Librarian upon the State of the Library. Presented to the Legislature, March 1st, 1916. *Not printed.*
- No. 53 Provincial Auditor's Statements for the year 1915. Presented to the Legislature, March 15th, 1916. *Printed.*
- No. 54 Report of the Workmen's Compensation Board to the 31st December, 1915. Presented to the Legislature, April 14th, 1916. *Printed.*

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- No. 55 Report of the Commission on Unemployment. Presented to the Legislature, March 1st, 1916. *Printed.*
- No. 56 Report on the British Red Cross Fund, Trafalgar Day. Presented to the Legislature, April 18th, 1916. *Printed.*
- No. 57 Return to an Address, of the 5th March, 1915, to His Honour the Lieutenant-Governor praying that he will cause to be laid before this House a Return of: 1. Copies of all petitions or requests or communications received by the Government from Trades and Labour Councils, Municipal Authorities, Social and Philanthropic organizations, or other societies, organizations or individuals, in reference to the conditions of Unemployment in the Province, and in reference to governmental action to relieve conditions of unemployment. 2. All communications passing between the Government of Canada and the Government of Ontario, or any officer or official of the Governments respectively, in reference to conditions of unemployment, and as to governmental action in reference thereto. 3. A statement showing what action has been taken by the Government to relieve conditions of unemployment in the Province. 4. Copy of the Orders-in-Council appointing the Commission to investigate the conditions of Unemployment, and defining the scope of the work of the Commission. *Mr. Rowell.* Presented to the Legislature, March 1st, 1916. *Not printed.*
- No. 58 Return to an Order of the House of the 1st April, 1915, for a Return showing: 1. All correspondence between the Government or any officer or official thereof and all Councils of Women and all other persons, societies or associations, in reference to the establishment of Houses of Refuge in municipalities and in regard to legislation for the purpose of requiring municipalities to establish Houses of Refuge for the care of feeble-minded and unfortunate persons. 2. All correspondence or communications between the Government or any officer or official thereof and the Councils of municipalities or any officer or official thereof.

with reference to the compulsory establishment by municipalities of Houses of Refuge for feeble-minded and unfortunate persons. Mr. *Hurdman*. Presented to the Legislature, March 1st, 1916. *Not printed*.

- No. 59 Return to an Order of the House of the 1st April, 1915, for a Return showing: 1. A copy of all the proceedings in the Police Court in the City of Toronto in the charge made against Herbert Capewell for demanding commission on certain Government Military contracts for the supply of boots for the Canadian Expeditionary Force, including therein the evidence and the Police Magistrate's judgment and commitment. 2. A copy of the record of the proceedings on the trial of the said Herbert Capewell before His Honour Judge Coatsworth in the County Judge's Criminal Court of the County of York, including the evidence, statements of Counsel and statement of acquittal. Mr. *Atkinson*. Presented to the Legislature, March 1st, 1916. *Not printed*.
- No. 60 Return to an Order of the House of the 1st April, 1915, for a Return showing: 1. What Fishermen received fishing licenses in Manitoulin Island for the fishing season, 1914, and upon what dates were these licenses granted respectively. 2. What Fishermen received fishing licenses for the year 1915, and upon what dates were these licenses granted respectively. Mr. *Parliament*. Presented to the Legislature, March 1st, 1916. *Not printed*.
- No. 61 Copies of Orders-in-Council and Regulations made under the authority of the Department of Education. Presented to the Legislature, March 2nd, 1916. *Printed for distribution*.
- No. 62 Report of the Monteith Demonstration Farm, 1915. Presented to the Legislature, April 14th, 1916. *Printed*.
- No. 63 Report of the Northern Development Branch of the Department of Lands, Forests and Mines for the year 1915. Presented to the Legislature, March 13th, 1916. *Printed*.
- No. 64 Copies of Orders-in-Council under Subsection 6 of Section 78, Chapter 62, R.S.O., 1914, relating to Surrogate Courts. Presented to the Legislature, March 7th, 1916. *Not printed*.
- No. 65 Return to an Order of the House of the 25th March, 1915, for a Return showing: 1. How many Dining or Buffet Cars have the T. & N. O. Railway purchased, and what was the date of purchase, and the price paid for the said cars respectively. 2. How many of such cars are in actual use upon the railway. Mr. *Ferguson (Kent)*. Presented to the Legislature, March 7th, 1916. *Not printed*.

- No. 66 Return to an Order of the House of the 25th March, 1915, for a Return showing: 1. With what Fire Insurance Companies did the T. & N. O. Railway place its Fire Insurance for the fiscal year ending 31st October, 1914, and through what agents was the Insurance placed. 2. With what Fire Insurance Companies has the T. & N. O. Railway Company placed its Fire Insurance for the current year, and through what agents has the Insurance been placed. Mr. *Davidson*. Presented to the Legislature, March 7th, 1916. *Not printed*.
- No. 67 Return to an Order of the House, of the 1st April, 1915, for a Return showing: 1. If any requests have been made by the Lieutenant-Governor in Council to the Hydro-Electric Power Commission under section 3 of the Hydro-Electric Railway Act, 1914, to inquire into and report upon the proposed electric railways in Ontario. 2. If requests have been made, what are the dates upon which such requests were made and with respect to what railways or territories were such requests made. 3. What reports, if any, have been received by the Lieutenant-Governor in Council on the proposed Hydro-Electric Railways in Ontario. 4. Has the Lieutenant-Governor in Council approved the construction of any such railways; if so, which ones. Mr. *Richardson*. Presented to the Legislature, March 7th, 1916. *Not printed*.
- No. 68 Return to an Order of the House of the 13th March, 1916, for a Return showing: 1. Copies of all correspondence between the Government of the Province of Ontario, or any officer or official thereof, and the Government of the Dominion of Canada, or any officer or official thereof, with reference to the care of or provision for returned soldiers, and particularly assisting returned soldiers to secure employment. 2. Copies of all resolutions passed at a conference between representatives of the Government of Canada and of the Provinces, in reference to the care of and provision for returned soldiers. 3. Copy of the document setting out the understanding arrived at between the Government of Canada and the Governments of the different Provinces in reference to the care of the said soldiers. Mr. *Rowell*. Presented to the House March 15th, 1916. *Not printed*.
- No. 69 Return to an Order of the House of the 13th March, 1916, for a Return showing: 1. The names and addresses respectively of the persons who attended the short course of Instructions for Judges at Fall Fairs given at the Ontario Agricultural College at Guelph in June, 1915. 2. The names and addresses respectively of the persons who attended the Course of Instruction for Judges at Fall Fairs at the Experimental Farm, Ottawa, in 1915. 3. The names and addresses of the persons who were appointed by the Government as Judges at Fall Fairs in 1915, and what departments or classes did each judge respectively. Mr. *Ham*. Presented to the Legislature, March 17th, 1916. *Not printed*.

- No. 70 Return to an Order of the House of the 6th March, 1916, for a Return showing how much of the sum received by the Government on account of the War Tax, 1915, has been expended and for what purposes has the money been expended and the amount of the expenditure for such purposes respectively. Mr. *Bowman*. Presented to the Legislature, March 20th, 1916. *Not printed.*
- No. 71 Return to an Order of the House of the 24th March, 1915, for a Return showing: 1. What is the total number of employers of labour coming under Schedule 1 of The Workmen's Compensation Act, as reported to the Workmen's Compensation Board. 2. What is the total number of employees so reported. 3. What is the total amount of the assessment for the year 1915 for such employers. 4. How much has been received to date in respect of such assessment. 5. How much is on deposit to the credit of this fund to date. 6. Where and to whose credit are the moneys on deposit. Mr. *Hurdman*. Presented to the Legislature, March 21st, 1916. *Not printed.*
- No. 72 Return to an Order of the House of the 25th March, 1915, for a Return showing: 1. If the Workmen's Compensation Board levied its assessment upon employers upon the basis of current cost, or the capitalized value. 2. If not on the basis of current cost, what amount or percentage has been added to the assessment over and above current cost. 3. If the Workmen's Compensation Board established a Reserve Fund under section 92 of The Workmen's Compensation Act. 4. If so, what amount or percentage has been included in the sum assessed upon employers to provide this Reserve Fund. Mr. *Elliott*. Presented to the Legislature, March 21st, 1916. *Not printed.*
- No. 73 Return to an Order of the House of the 24th March, 1915, for a Return showing: 1. What is the total number of employers of labour coming under Schedule 2 of The Workmen's Compensation Act, so far as ascertained by the Workmen's Compensation Board. 2. What is the total number of employees under section 2. 3. What is the total number of employers coming under section 3, so far as the Workmen's Compensation Board has been able to ascertain. 4. What is the total number of employees coming under section 3, so far as the Workmen's Compensation Board has been able to ascertain. Mr. *Davidson*. Presented to the Legislature, March 21st, 1916. *Not printed.*
- No. 74 Return to an Order of the House of the 21st March, 1916, for a Return showing: 1. Copies of all correspondence which passed between the Government, or any officer or official thereof, in reference to the granting of bail in the case of Rex vs. Friedman, heard at Sault Ste. Marie, Ontario. 2. Copies of all correspondence received by the Government from any source in reference to the granting, or refusal, of bail in said case. Mr. *Proudfoot*. Presented to the Legislature, March 22nd, 1916. *Not printed.*

- No. 75 Return to an Order of the House of the 22nd March, 1916, for a Return showing what were the dates and amounts of the several payments made by the Province to aid Recruiting, and to whom were such payments made. *Mr. Ham.* Presented to the Legislature, March 22nd, 1916. *Not printed.*
- No. 76 Return to an Order of the House of the 22nd March, 1916, for a Return showing what were the dates and the amounts of the several payments made by the Government of Ontario in respect of the Ontario Military Hospital, and to whom were such payments respectively made. *Mr. Richardson.* Presented to the Legislature, March 22nd, 1916. *Not printed.*
- No. 77 Return to an Order of the House of the 29th March, 1915, for a Return showing: All correspondence received by the Government or any member or official thereof with reference to the appointment of present members to the Workmen's Compensation Board, or in support of the applications of the said members to be so appointed. *Mr. Carter.* Presented to the Legislature, March 28th, 1916. *Not printed.*
- No. 78 Return to an Order of the House of the 1st April, 1915, for a Return showing: 1. How many persons in the employ of the Province or the Government are now serving with the Canadian or Allies' armies. 2. What are the names of the persons so serving, and what salaries do they respectively receive from the Government. *Mr. Racine.* Presented to the Legislature, March 28th, 1916. *Not printed.*
- No. 79 Return to an Order of the House of the 24th March, 1916, for a Return giving the names of all persons employed in the Civil Service of the Province who have enlisted for overseas service with the Canadian Expeditionary Forces since the commencement of the War to date. *Mr. McCrae.* Presented to the Legislature, March 28th, 1916. *Not printed.*
- No. 80 Return to an Order of the House of the 31st March, 1916, for a Return showing: 1. All correspondence between the Government of Ontario, or any member or official thereof, and the Canada Copper Company or the International Nickel Company, or any officer or official of either of the said Companies, in reference to the tax to be paid to the Province of Ontario in respect of the profits made on the nickel mining operations carried on within the Province of Ontario by or on behalf of the said Companies, or either of them. *Mr. Carter.* Presented to the Legislature, April 4th, 1916. *Not printed.*
- No. 81 Return to an Order of the House of the 22nd March, 1915, for a Return showing: 1. Who is the Police Magistrate for the City of Windsor. 2. When was he appointed. 3. Whom did he

succeed. 4. What salary does he receive from the City of Windsor. 5. How much from fees for convictions in County cases. 6. What amount in fees and costs in County cases has he collected from the 1st day of December, 1908, to the 1st day of January, 1915. 7. What amount for convictions in County cases has the Police Magistrate paid to the County Treasurer from the 1st December, 1908, to the 1st January, 1915. 8. What convictions has he reported to the Clerk of the Peace for Essex County from September 1st, 1914, to date. Mr. *Ducharme*. Presented to the Legislature, April 5th, 1916. *Not printed.*

- No. 82 Return to an Order of the House of the 22nd March, 1915, for a Return showing: 1. Who is the Police Magistrate for Amherstburg. 2. When was he appointed. 3. Whom did he succeed. 4. What convictions has he reported. 5. What amount of fees and fines has he collected during his term of office. 6. What disposition was made by him of these fees and fines. Mr. *Tolmie*. Presented to the Legislature, April 5th, 1916. *Not printed.*
- No. 83 Return to an Order of the House of the 3rd April, 1916, for a Return of copies of all correspondence or other papers and documents which passed between J. H. Carrique, of the City of Toronto, or any other person or persons and the Attorney-General or any official of his Department or of any Department of the Government in connection with, or arising out of, a request made by the said J. H. Carrique to have Robert M. Catts and Edward C. Hill extradited from the United States of America on a charge that they had defrauded him out of the sum of \$5,000. Mr. *Proudfoot*. Presented to the Legislature, April 6th, 1916. *Not printed.*
- No. 84 Report of the Decisions in cases arising under "The Municipal Drainage Act," together with other cases analagous thereto and The General Rules relating to practice and procedure under the said Act. Presented to the Legislature, April 7th, 1916. *Printed.*
- No. 85 Return to an Order of the House of the 24th March, 1916, for a Return showing: 1. The names of the officials connected with the Ontario Reformatory or Guelph Prison Farm, giving their positions and salaries respectively. Mr. *Marshall*. Presented to the Legislature, April 11th, 1916. *Not printed.*
- No. 86 Return to an Order of the House of the 9th March, 1916, for a Return showing: 1. What is the total capital expenditure on the Guelph Prison Farm to the close of the fiscal year. 2. If any further capital expenditures are contemplated; and showing the estimated amount thereof. 3. And how many prisoners are now confined at the Guelph Prison Farm. Mr. *Ferguson (Kent)*. Presented to the Legislature, April 11th, 1916. *Not printed.*

- No. 87 Return to an Order of the House of the 9th March, 1916, for a Return showing: 1. What is the total capital expenditure on the Whitby Asylum to the close of the fiscal year. 2. And if any further capital expenditures are contemplated; and if so, showing the estimated amount thereof. 3. And the number of inmates now confined in the Whitby Asylum. Mr. Wigle. Presented to the Legislature, April 12th, 1916. *Not printed.*
- No. 88 Statement of the distribution of the Revised and Sessional Statutes for the year 1915. Presented to the Legislature, April 13th, 1916. *Not printed.*
- No. 89 Report of the Sub-Committee on Bill (No. 53), Respecting the Ancient Order of United Workmen of the Province of Ontario. Presented to the Legislature, April 18th, 1916. *Printed by order of the House.*
- No. 90 Return to an Order of the House of the 3rd March, 1915, for a Return showing: 1. How many permanent officials and employees of all classes were engaged in the inside Civil Service on the 1st days of January, 1905 and 1915 respectively. 2. How many permanent officials and employees of all classes were engaged on the outside service on the 1st days of January, 1905 and 1915 respectively. Mr. Gillespie. Presented to the Legislature, April 19th, 1916. *Not printed.*
- No. 91 Return to an Order of the House of the 30th day of March, 1916, for a Return showing: 1. Copies of all correspondence between the Government of Ontario and any member or official and the Government of the Dominion of Canada or any member or official thereof, with reference to the Report of the Dominion Government Commission on Technical Education and as to any action to be taken upon the basis of the said report or otherwise in connection with Technical Education. Mr. Ducharme. Presented to the Legislature, April 19th, 1916. *Not printed.*
- No. 92 Return to an Order of the House of the 11th April, 1916, for a Return showing: 1. If the T. & N. O. Railway was, within the past twelve months, asked to quote rates on the shipment of 6,000 tons of fabricated steel, or some quantity of fabricated steel, from Sarnia to Regina. 2. If the T. & N. O. Railway was asked to quote rates, who were the shippers or parties requesting the rates; and what was the amount of steel involved; and what were the rates quoted. 3. If rates were quoted, how did these rates compare with the tariff rates in the tariff approved by the Board of Railway Commissioners for the quantities of steel and the haul in question. Mr. Munro. Presented to the Legislature, April 19th, 1916. *Not printed.*

- No. 93 Return to an Order of the House of the 17th day of April, 1916, for a Return showing if the Government received any statement from the Government of Great Britain, or from any other source, with reference to the use made of the flour contributed by the Province of Ontario to the Mother Country, of the value of \$780,468.70. 2. If so, how was the flour used or disposed of. Mr. *Lowe*. Presented to the Legislature, April 19th, 1916. *Not printed.*
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DETAILED REPORT

OF THE

Superintendent of Insurance

TRANSACTIONS FOR THE YEAR 1915

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:

Printed and Published by A. T. WILGRESS, Printer to the King's Most Excellent Majesty

1916

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WILLIAM BRIGGS
Corner Queen and John Streets
TORONTO

To His Honour Sir JOHN STRATHEARN HENDRIE. C.V.O., a Lieutenant-Colonel in the Militia of Canada, Etc., Etc., Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the detailed Report of the Superintendent of Insurance for the year ended 31st December, 1915.

Respectfully submitted,

I. B. LUCAS,
Attorney-General.

TORONTO, June 29th, 1916.

PARLIAMENT BUILDINGS,

TORONTO, June 28th, 1916.

To the Honourable I. B. LUCAS, K.C., M.P.P., etc.,

Attorney-General,

Toronto.

SIR,—I have the honour to submit the accompanying reports respecting the various organizations constituted to undertake contracts of insurance, indemnity or guarantee in the Province of Ontario. Of these insurers the Ontario Insurance Act distinguishes the following divisions:

A. Registered Dominion Licensees: being Insurance Corporations, Companies of Underwriters operating under or by virtue of the Insurance Act of Canada, and registered by the Province of Ontario, for the transaction of insurance in the Province.

B. Provincial Licensees, being Insurance Companies licensed, inspected and registered by the Province of Ontario, for the transaction of insurance therein.

Of these divisions, the Companies comprised in Division B (Provincial Licensees) are alone inspected by the Province, and are here reported on in the usual form and with the usual financial details pursuant to the provisions of the Ontario Insurance Act.

All of the Companies in Division A, except Ocean and Inland Marine Companies, make financial statements annually to the Dominion of Canada; and those statements, as revised by the Dominion Superintendent, can be found in the Superintendent's detailed Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean and Inland Marine Companies.

In order to prevent unnecessary delay in publication, the two Divisions have been placed simultaneously in the printer's hands the pages of the Divisions being distinguished by the Division letter prefixed. Division indexes have been inserted at the end of the volume. These indexes show the Companies standing registered at the dates therein mentioned.

I have the honour to be, Sir,

Your most obedient servant,

A. R. BOSWELL,

Superintendent of Insurance.

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DIVISION A.

INSURANCE CORPORATIONS OR COMPANIES, OPERATING UNDER THE INSURANCE ACT OF CANADA, AND REGISTERED BY THE PROVINCE OF ONTARIO, FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

DIVISION A.—INSURANCE CORPORATIONS OR COMPANIES, OPERATING UNDER
THE INSURANCE ACT OF CANADA AND REGISTERED BY THE PROVINCE
OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

NOTE.—Reports heretofore made respecting such companies described fully their mode and place of incorporation; their statutory powers, duties, rights, and obligations; their internal organization; the relation of the members *inter se*; the liabilities of the members to the creditors of the Company; the kind or kinds of insurance for which the Company is registered in Ontario; and the extent to which assets of the Company have been deposited in various countries as special security for the policyholders of those several countries. In the present report, except in the case of new admissions to registry, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's powers or status, of which the Department of Insurance has had notice, the nature and extent of such change are indicated.

All the Companies in Division A, except Ocean Marine Companies and (since 4th May, 1910, Inland Marine Companies, see 9-10 Edward VII. (1910, c. 32 (D)), make financial statements annually to the Dominion of Canada; and those statements, as revised by the Dominion Superintendent, can be found in the Superintendent's Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean and Inland Marine Companies.

The deposits of Companies in this division have been revised up to the 1st April, 1916.

DIVISION A

ALLIANCE ASSURANCE COMPANY, LIMITED.

Register No. 5738.

Certificate of Registry 3268.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of the Alliance Assurance Company, Limited.

2. The Company was originally constituted by deed of settlement dated the 4th August, 1824, under the name of the Alliance British and Foreign Life and Fire Assurance Company. The corporate name was changed to the Alliance Assurance Company, and the Company is now governed by the Act of the Imperial Parliament 49 and 50 Vict., chap. 74 (the Alliance Assurance Company's Act, 1886), and by the said deed as thereby altered. The Company was under the (Imperial) Companies' Act, 1862 to 1900, registered as a Limited Company, 11th April, 1902.

3. *The members are related* as shareholders in a joint stock company with a capital of five million pounds, divided into 250,000 shares, each of the nominal amount of £20, on each of which the sum of £2 4s. is deemed to have been paid. The contracts of the Company contain a clause limiting the liabilities of the shareholders to the amount remaining unpaid on his or her share or shares; and see new paragraph 2 *supra*.

NOTE.—The clause above referred to is as follows: "Provided always that no member of the Company shall be liable for more than the unpaid portion of his share or shares in the Capital of the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Accident, Sickness and Guarantee Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$259,077, held by the Receiver-General of Canada.

CANADA LIFE ASSURANCE COMPANY.

Register No. 5578.

Certificate of Registry No. 3108.

DIRECTORS AND OFFICERS.

Directors.—Herbert C. Cox, Toronto; Adam Brown, Hamilton; Alexander Bruce, K.C., Toronto; E. R. Wood, Toronto; Kenneth McKenzie, Winnipeg; J. H. Plummer, Toronto; Leighton McCarthy, K.C., Toronto; Robert Bickerdike, M.P., Montreal; Hon. J. A. Lougheed, Calgary, Alta.; Brigadier-Gen. the Hon. Sir John M. Gibson, K.C.M.G., Hamilton; H. A. Richardson, Toronto; Robert Stuart, Chicago, Ill.; F. Le M. Grasset, M.D., Toronto; Dr. John Hoskin, K.C., Toronto.

Officers.—Herbert C. Cox, President and Manager, Toronto; J. H. Plummer, Vice-President, Toronto; C. R. Acres, Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of The Canada Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Province of Canada, 12 Vict., chap. 168, and Act to incorporate the Canada Life Assurance Company; Dominion of Canada, 42 Vict., chap. 71, and Act to amend the Act incorporating the Canada Life Insurance Company, 56 Vict., chap. 76; Canada (1910), chap. 32, *The Insurance Act*.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,939, held by the Government of Canada.

Recent legislation respecting the Canada Life Assurance Company was noted in the report of 1893; see also Statutes of Canada, 1899, 62-3 Vict., chap. 99; 1909 (D.), chap. 104, assented to 19th May, 1909.

ÆTNA LIFE INSURANCE COMPANY.

Register No. 5682.

Certificate of Registry No. 3212.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, George H. Orr, Toronto. Suits by or against the Company may be brought in the name of the Ætna Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: State of Connecticut, 1878, an Act to amend the Charter of the Ætna Life Insurance Company of Hartford; State of Connecticut, 1882, amending the charter of the Ætna Life Insurance Company; State of Connecticut, 1883, amending the charter of the Ætna Life Insurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount of their capital stock. The amount of the capital stock is \$2,000,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Those marked A are applicable solely to policies existing 31st March, 1878; those marked B to policies issued subsequently. Deposit accepted at the value of \$4,463,025, being \$100,000 (A), and \$4,363,025 (B).

THE STANDARD LIFE ASSURANCE COMPANY.

Register No. 3596.

Certificate of Registry No. 3126.

DIRECTORS AND OFFICERS.

Directors.—E. B. Greenshields, Montreal; H. V. Meredith, Montreal; D. Forbes Angus, Montreal; C. B. Gordon, Montreal; F. W. Molson, Montreal.

Officers.—D. M. McGoun, Manager for Canada, Montreal, Que.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Frederick William Doran, Toronto. Suits by or against the Company may be brought in the name of the manager for the time being, or in the name of any three of the Directors for the time being of the said Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom of Great Britain and Ireland, 2 Will. IV., chap. 81, Standard Life Assurance Company's Act, 1832; 8 and 9 Vict., chap. 75, Standard Life Assurance Company's Act, 1845; 22 and 23 Vict., chap. 27, Standard Life Assurance Company's Act, 1859; 44 Vict., chap. 26, Standard Life Assurance Company's Act, 1881; 54 Vict., chap. 6, Standard Life Assurance Company's Act, 1891. Province of Quebec, 51 and 52 Vict., chap. 120, an Act to authorize the Standard Life Assurance Company to sue and be sued, and to acquire and hold real estate under the name of the Standard Life Assurance Company. Province of Ontario, 56 Vict., chap. 106; R.S.O. 1914, c. 183; Dominion of Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of £500,000, divided into 10,000 shares of £50 each, of which £12 has been paid. The paid-up capital is thus £120,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being £38 per share.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets.* Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of \$5,195,482, being \$133,622 Life A, and \$5,061,860 Life B; also \$2,470,589 vested in Canadian Trustees under the Insurance Act.

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

Register No. 5716.

Certificate of Registry No. 3246.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Geo. Ross Hargraft, Toronto. Suits by or against the Company may be brought in the name of the Commercial Union Assurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: *Public General Acts of the United Kingdom*: 25 and 26 Vict., chap. 89, The Companies Act, 1862; 27 Vict., chap. 19, The Companies Seal Act, 1864; 30 and 31 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act, 1870; 40 and 41 Vict., chap. 26, The Companies Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 10, The Companies' Act, 1880; 46 and 47 Vict., chap. 25, The Companies' Act, 1883; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registers) Act, 1882; 49 Vict., chap. 33, The Companies' Act, 1886; 53 and 54 Vict., chap. 93, The Companies' (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding Up Act, 1890; *Private Acts*: 45-50 Vict., chap. 75 (Vesting of Securities and Property in Trustees, etc.); 53-4 Vict., c. 172 (Extension of Objects).

3. *The members are related* as shareholders in an incorporated joint stock company, the share capital of which consists of 50,000 shares of £50 each, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Life Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows. Deposit accepted at the value of \$1,066,932, being \$101,713, Life A, \$153,264 Life B, and \$811,945 Fire.

CONFEDERATION LIFE ASSOCIATION.

Register No. 5584.

Certificate of Registry No. 3114.

DIRECTORS AND OFFICERS.

Directors.—W. D. Matthews, Toronto; J. K. Macdonald, Toronto; Sir E. B. Osler, M.P., Toronto; John Macdonald, Toronto; Cawthra Mulock, Toronto; Joseph Henderson, Toronto; Lt. Col. A. E. Gooderham, Toronto; Thos. J. Clark, Toronto; Lt. Col. J. F. Michie, Toronto; W. C. Macdonald, Toronto; Lt. Col. Frederick Nicholls, Toronto; Peleg Howland, Toronto.

Officers.—J. K. Macdonald, President, Toronto; W. D. Matthews, Vice-President, Toronto; Sir Edmund B. Osler, M.P., Vice-President, Toronto; W. C. Macdonald, Managing Director, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Confederation Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the company are now declared, defined, limited or governed are as follows: Canada 34 Vict., 1871, chap. 54, an Act to incorporate the Confederation Life Association; 37 Vict., 1874, chap. 58, an Act to amend the Act incorporating the Confederation Life Association; 42 Vict., 1879, chap. 72; an Act to amend the Act of Incorporation of the Confederation Life Association; 53 Vict., 1890, chap. 45, an Act relating to the Confederation Life Association.

3. *Members, how related.*—Certain of the members are related as shareholders in an incorporated joint stock company. The amount of the authorized capital stock, of which the full amount has been subscribed, is \$1,000,000 divided into 10,000 shares of \$100 each. Ten per cent., \$100,000, has been paid. (The capital stock was originally \$500,000 and increased to \$1,000,000 under authority of Charter.) The liability of those members who are shareholders is limited to the amount of the subscribed capital stock. The Association being incorporated on the stock and mutual plan combined, certain of the members are related as policyholders and are entitled along with the shareholders to vote and take part in the proceedings at all general and special meetings of the Association, and they participate (in the mutual branch of the Company's business) in the distribution of surplus or profits earned to the extent of not less than ninety per cent.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit \$85,367, accepted at the value of \$68,914, held by the Dominion Government.

ROYAL INSURANCE COMPANY, LIMITED.

Register No. 5624.

Certificate of Registry No. 3154.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Percy J. Quinn, Toronto. Suits by or against the company may be brought in the name of the Royal Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; United Kingdom, 54 and 55 Vict., chap. 81, an Act to define and extend the objects of the Royal Insurance Company to provide for the transfer to that Company of the business of The Queen Insurance Company and for other purposes.

3. The Royal Insurance Company, Limited (originally constituted by Deed of Settlement, dated the 31st day of May, 1845, completely registred under the Companies' Act, 1845, and re-registered with unlimited liability under The Companies' Act, 1862) was incorporated under The Companies' Acts, 1862 to 1900, as a *Limited Company* on the 19th June, 1907, F. p. 367.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$2,120,281, being \$864,959 Life and \$1,255,322 Fire.

WESTERN ASSURANCE COMPANY.

Register No. 5760.

Certificate of Registry No. 3290.

DIRECTORS AND OFFICERS.

Directors.—E. R. Wood, Toronto; Robt. Bickerdike, M.P.; Montreal; D. B. Hanna, John Aird, Z. A. Lash, K. C., LL.D.; A. Myers, Geo. A. Morrow, Lt.-Col. Frederic Nicholls, Col. Sir Henry Pellatt, C.V.O., Toronto; W. R. Brock, Toronto; John Hoskin, K.C., LL.D., Toronto; W. B. Meikle, Toronto; H. C. Cox, Toronto; Alfred Cooper, London, Eng.

Officers.—W. R. Brock, President, Toronto; W. B. Meikle, Vice-President and General Manager, Toronto; C. C. Foster, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Western Assurance Company.

2. *The members of the Company are all related to each other as shareholders in a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.*

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Inland Transportation, Lightning, Explosion and Tornado Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

4. *Deposited assets.* Assets of the Company are deposited in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$71,595, held by the Receiver-General of Canada.

THE NORTHERN ASSURANCE COMPANY, LIMITED.

Register No. 5610.

Certificate of Registry No. 3140.

1. Head Office, London, England, and Aberdeen Scotland. Chief Agent and Attorney for Ontario, Edwin P. Pearson, Toronto. Suits by or against the Company may be brought in the name of the Northern Assurance Company, Limited.

2. *The legislative enactments by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:* Acts of the Parliament of the United Kingdom of Great Britain and Ireland, 1865, chap. 123, The Northern Assurance Act, 1865; 1874, 37 Vict., chap. 9, The Northern Assurance Act, 1874; 1889, 52 and 53 Vict., chap. 35, Northern Assurance Act, 1889; 62-3 V., s. 16 (Extension of objects, investments of funds, etc.).

3. *The members are related as shareholders in an incorporated joint stock company and the liability of the members is unlimited, but each contract of assurance contains a clause limiting the liability of shareholders in respect of same to the amount remaining unpaid upon the shares held by them.*

NOTE.—The clause referred to is as follows: "Provided always, that it is hereby agreed that the capital stock and funds of the Company shall alone be liable to answer and make good all demands under or by virtue of this policy, and that no shareholder or member of the Company shall be liable to any such demands, nor be in anywise charged or chargeable by reason of this policy beyond the amount unpaid on his or her share or shares in the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$608,086, held by the Receiver-General of Canada.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

Register No. 5678.

Certificate of Registry No. 3208.

Directors.—Thomas J. Drummond, Montreal; Sir Alex. Lacoste, Montreal; M. Chevalier, Montreal; W. M. Macpherson, Montreal; Sir Frederick Williams-Taylor, Montreal.

Officers.—J. Gardner Thompson, Resident Manager, Montreal; Lewis Laing, Assistant Manager, Montreal.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, William Henry Sherman, Toronto. Suits may be brought by or against the Company in the name of the Chairman, Deputy Chairman or any of the Directors of the said Company, or the Company itself.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following:—Parliament of the United Kingdom of Great Britain and Ireland, 6 and 7 William IV., chap. 119, 14th July, 1836, an Act to enable the Liverpool Fire and Life Insurance Company to sue and be sued in the name of the Chairman, Deputy Chairman or any one of the Directors of the said Company, and for other purposes; 10 and 11 Vict., chap. 268, 22nd July, 1847, and Act to change the name of the Liverpool Fire and Life Insurance Company and for other purposes; 27 and 28 Vict., chap. 116, 23rd June, 1864, an Act to confirm an agreement for the amalgamation of the Globe Insurance Company with the Liverpool and London Fire and Life Insurance Company, and to alter the name of the last-mentioned Company and for other purposes; 52 and 53 Vict., chap. 150, 12th August, 1890, an Act for extending and amending the Acts relating to the Liverpool and London and Globe Insurance Company, and for other purposes; 61-2 V., c. 68 (Extension and definition of objects of Company); 10 Edw. 7 and 1 Geo. 5, chap. 27 (Imp. 1910), an Act to provide for registration as a Limited Company, and for other purposes.

3. *The members are related* as stockholders in an incorporated joint stock company, and the liability of the members is limited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,248,394.

PHENIX ASSURANCE COMPANY, LIMITED.

[Collective or corporate names: From A.D. 1783 to 1813, The New Fire Office, or Phoenix Society; from A.D. 1813 to 1902, The Phoenix Assurance Company; from 1902 to the present time The Phoenix Assurance Company, Limited.]

Register No. 5709.

Certificate of Registry No. 3239.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Douglas Kay Ridout, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Secretary or any member of the Company.

2. *The members are now related* as shareholders in an incorporated joint stock company, limited, in the capital of which they are interested in proportion to the number of shares they hold, and the liability of the members is limited to the amount remaining unpaid on the shares held by them respectively. Legislation (private): 58-9 V., c. 73 (Imp.). The Phoenix Assurance Company's Act, 1895, re-enactment of 53 Geo. III., c. 212 (with amendments) increasing capital, etc.; 1908, 7-8 Edward VII., (D.), chap. 145.

3. By agreement dated 10th July, 1907, duly ratified by Order of the High Court of Justice, for England, dated 23rd November, 1907, under the provision of the Imperial Statute in that behalf, The Pelican and British Empire Life Office agreed to transfer to The Phoenix Assurance Company, Limited, the undertaking and business of the former Company, which transfer the latter Company by Resolution dated 18th December, 1907, agreed to accept; and by Special Act, 7-8 Ed. VII. (1908), c. 145 (D), the Dominion authorized The Phoenix Assurance Company, Limited, to be licensed to carry on in Canada, in addition to its fire insurance business, the existing Canadian business of The Pelican and British Empire Life Office.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Life Insurance. The Company is also registered under The Ontario Insurance Act to transact Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,119,238; being \$326,747 Life and \$792,491 Fire; also \$1,747,627 vested in Canadian Trustees under the Insurance Act.

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIMITED.

Register No. 5629.

Certificate of Registry No. 3159.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto. Suits by or against the Company may be brought in the name of The London and Lancashire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain, 7 and 8 Vict., chap. 210, an Act for Registration, Incorporation and Regu-

lation of Joint Stock Companies; 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 134, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 49 Vict., chap. 23, The Companies' Act, 1886; 51 and 52 Vict., chap. 62, The Preferential Payment in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' Memorandum of Association Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding-up Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demand under the Company's policies is limited to the amount remaining unpaid upon the shares respectively held by such member.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1916, and expiring on 31st March, 1917, to transact Fire Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$563,559 held by the Receiver-General.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Register No. 5643.

Certificate of Registry No. 3173.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Albert E. Donovan, M.P.P., Toronto. Suits by or against the Company may be brought in the name of The Mutual Life Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of New York, 1842, chap. 246, an Act to incorporate the Mutual Life Insurance Company of New York; State of New York, 1851, chap. 60, an Act to amend the Act entitled an Act to incorporate The Mutual Life Insurance Company of New York, passed April 12, 1842; State of New York, 1862, chap. 131, an Act in relation to the dividends of The Mutual Life Insurance Company of New York.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured, who constitute the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1916, and expiring the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as security for the policyholders therein as follows: Deposit accepted at the value of \$2,546,315, held by the Receiver-General at Ottawa; also \$5,009,895 in hands of Canadian Trustees under the Insurance Act.

THE QUEEN INSURANCE COMPANY OF AMERICA.

Register No. 5623.

Certificate of Registry No. 3153.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Percy Joseph Quinn, Toronto. Suits by or against the Company may be brought in the name of The Queen Insurance Company of America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1853, chap. 466, an Act entitled an Act to provide for the incorporation of Insurance Companies and Acts supplementary thereto.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of shareholders is limited to the amount of capital stock held by them respectively, and said capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Inland Transportation and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$521,626.

QUEBEC FIRE ASSURANCE COMPANY.

Register No. 5636.

Certificate of Registry No. 3166.

DIRECTORS AND OFFICERS.

Directors.—William A. Sims, Orillia; Alfred Wright, Toronto; A. E. Blogg, Toronto; A. W. Blake, Winnipeg; V. Chateauvert; R. Audette, Quebec; Alex. MacLean, Toronto; E. G. Meredith, Quebec; Colin E. Sword, Montreal.

Officers.—V. Chateauvert, President, Quebec; Colin E. Sword, Manager, Quebec; Geo. H. Henderson, Secretary, Quebec.

1. Head Office, Quebec City, Province of Quebec. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Province of Lower Canada, 16 Geo. IV., chap. 11 (an Act to incorporate the Quebec Fire Insurance Company); Dominion of Canada, 46 Vict., chap. 83, 1883, an Act to further reduce the capital stock of the Quebec Fire Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$185,257, held by Insurance Branch, Finance Department, Ottawa.

GUARDIAN ASSURANCE COMPANY (LIMITED), LONDON, ENGLAND.

Register No. 5644.

Certificate of Registry No. 3174.

CANADIAN TRUSTEES.

H. W. Blackwell, Chairman, Montreal; Tancrede Bienvenu, Montreal; J. O. Gravel, Montreal; H. M. Lambert, Manager, Montreal.

1. *Head Office, London, England.* Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, Toronto. Suits by or against the Company may be brought in the name of the Company, which (as mentioned below), became on the 25th May, 1893, incorporated as a Company limited by shares.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 13 and 14 Vict., 1850, chap. 25, an Act for the better enabling the Guardian Fire and Life Assurance Company to sue and be sued, and to alter certain provisions of their Deeds of Settlement, and to give other powers to the Company; 29 and 30 Vict., 1866, chap. 225, an Act to enable the Guardian Fire and Life Assurance Company to reduce the amount of their paid-up subscription capital stock, and to alter certain provisions of their Deed of Settlement and to amend the Guardian Assurance Company's Act, 1850, and to give further powers to the Company and Directors thereof; 33 and 34 Vict., 1870, chap. 61, The Life Assurance Company's Act, and the Guardian Assurance Company's Act, 1893. More particularly referred to below.

3. *The members, prior to the 25th of May, 1893, were related* as shareholders in an unincorporated joint stock company, and the liability of the members was unlimited except so far as their liability was limited by the 51st article of the Deeds of Settlement, which required that all policies and instruments of assurance to be granted by the Company should contain a proviso limiting the liability of the shareholders in the Company to the amount of their respective shares in the capital stock and funds of the Company, and by the 109th article of the same deed which required that all deeds and contracts entered into by the Directors and other officers of the Company should contain a like proviso, and by the proviso to the effect aforesaid, which by the practice of the Company was actually inserted in all the policies of insurance issued by the Company. The Company was advised that by the laws of the United Kingdom the effect of the said articles and proviso when so inserted was to restrict the liability of the shareholders to the amount remaining unpaid upon the shares held by them, so far as regarded their liability to the persons assured by or claiming under such policy, instrument, deed or contract containing such proviso.

By the Guardian Assurance Company's Act, 1893 (Imp.), which received the Royal Assent April 29th, 1893 (56-7 V., c. 13), the Company was empowered to register under the Companies' Act, 1862 to 1890, as a limited liability Company, and this was done

on the 25th of May, 1893. Section 9 of the Act of 1893 provides: "Nothing in this Act shall operate to prejudice or affect the rights of the existing policyholders of the Company." Copies of the Act of 1893, of the Memorandum of Association, 1893, and the Certificate of Incorporation are filed in the Department of Insurance for Ontario.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$734,246, held by the Receiver-General of Canada.

THE GUARANTEE COMPANY OF NORTH AMERICA.

Register No. 5658.

Certificate of Registry No. 3688.

DIRECTORS AND OFFICERS.

Directors:—Hartland S. MacDougall, Montreal; James G. Cannon, New York; J. B. Forgan, Chicago; H. E. Rawlings, Montreal; Hon. E. C. Smith, St. Albans, Vt.; P. Stockton, Boston; H. T. Meredith, Montreal; John Macdonald, Toronto; E. F. Hebden, Montreal; W. McMaster, Montreal.

Officers:—Hartland S. MacDougall, President, Montreal; H. E. Rawlings, Vice-President and Managing Director, Montreal; R. B. Scott, Secretary, Montreal.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of The Guarantee Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: Province of Canada, 14 and 15 Vict., chap. 36, 1851, an Act to incorporate The Canada Guarantee Company; Dominion of Canada, 35 Vict., chap. 22, 1873, an Act to amend the Act incorporating The Canada Guarantee Company; Canada, 43 Vict., chap. 71, 1880, an Act further to amend the Act therein cited, incorporating The Canada Guarantee Company; Canada, 44 Vict., chap. 57, 1881, an Act further to amend the Act incorporating The Canada Guarantee Company, and to change the name of the said Company to The Guarantee Company of North America.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1916, and expiring on the 31st day of March, 1917, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policyholders therein as follows: Deposits accepted at the value of \$53,789, held by Receiver-General of Canada.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Register No. 5657.

Certificate of Registry No. 3187.

DIRECTORS AND OFFICERS.

Directors.—L. Goldman, A.I.A., F.C.A., Toronto; Lt.-Col. D. McCrae, Guelph; E. Gurney, Toronto; John N. Lake, Toronto; M. J. Haney, Toronto; W. K. George, Toronto; J. A. Patterson, K.C., Toronto; Hamilton Cassels, K.C., Toronto; C. W. I. Woodland, Toronto.

Officers.—Edward Gurney, President, Toronto; L. Goldman, A.I.A., F.C.R., 1st Vice-President and Managing Director, Toronto; W. K. George, 2nd Vice-President, Toronto; W. B. Taylor, B.A., LL.B., Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The North American Life Assurance Company.

2. *Company, how constituted or incorporated.*—The Company was incorporated under Dominion Act, 42 Vict., chap. 73; see also 60-1 V., c. 79 (D), respecting guarantee fund and investments and to extend business.

3. *The members are related as shareholders in a joint stock company, and the liability of the members is limited to the amount unpaid, viz., \$240,000. Guarantee Fund, \$300,000; paid in cash thereon, 20 per cent., \$60,000.* (See the following Acts of Canada: 42 Vict., chap. 73; 45 Vict., chap. 98.)

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$48,838, held by Dominion Government.

THE ATLAS ASSURANCE COMPANY, LIMITED.

Register No. 5650.

Certificate of Registry No. 3180.

DIRECTORS AND OFFICERS.

Directors.—Herbert Brooks, Henry John Gardiner, Francis Alexander Johnston, Oswald Cecil Magnaic, Eugene Frederick Noel, Samuel J. Pipken, W. H. N. Goschen, Sir John Denison-Pender, K.C.M.G., Kenneth L. C. Prescott, John Annan Bryce, M.P., Rhys Williams, Right Hon. Lord Inchcape, Captain Henry Brereton Hooper, R.I.N.

Officers.—Herbert Brooks, Chairman; Francis Alexander Johnston, Vice-Chairman; Samuel J. Pipken, General Manager and Secretary.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Irving Wells Smith, Toronto. Suits by or against the Company may be brought in the name of the Chairman and Secretary for the time being.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: 54 Geo. III., chap. 79 (Imp.), an Act to enable The Atlas Assurance Company to sue and be sued in the name of their Chairman or Secretary under certain regulations; the Life Assurance Companies Act, 1870, and Acts amending it. The Company was incorporated under the Companies' Acts (Imp.), 1862 to 1900 as a limited company on the 13th June, 1901, under the name "Atlas Assurance Company, Limited."

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them. The Company has a capital of £1,200,000, consisting of 24,000 shares of £50 each, on each of which shares the sum of £6 has been paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets.* Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$442,137, held in trust for the Receiver-General for the Dominion of Canada.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Register No. 5637.

Certificate of Registry No. 3167.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, DeWitt Davenport, Toronto. Suits by or against the Company may be brought in the name of the Equitable Life Assurance Society of the United States.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: An Act to provide for the incorporation of Life and Health Insurance Companies and in relation to agencies of such companies, passed June 24th, 1853.

3. *Members, how related.*—Under the charter of the Society it is a mutual company, and all the profits are distributed among the policyholders. Under the law of New York State when the Society was incorporated, Life Insurance Companies were required to have a cash capital of \$100,000. Dividends on said capital are limited to 7 per cent. per annum.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: (A) is applicable solely to policies existing 31st March, 1878, (B) to policies issued subsequently; Deposit accepted at the value of \$4,587,465, being \$100,000 (A) and \$4,487,465 (B). Also \$769,500 in the hands of Canadian Trustees under the Insurance Act.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Register No. 5659.

Certificate of Registry No. 3189.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of the Scottish Union and National Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 41 Vict., chap. 53, 1878, The Scottish Union and National Insurance Company's Act, 1878; 49 Vict., chap. 6, 1886, The Scottish Union and National Insurance Company's Act, 1886; 55 Vict., chap. 17, 1892, The Scottish Union and National Insurance Company's Act, 1892.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Tornado Insurance.

4. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$348,633, held by the Dominion Government.

NEW YORK LIFE INSURANCE COMPANY.

Register No. 5680.

Certificate of Registry No. 3210.

1. Head Office, City of New York. Chief Agent and Attorney for Ontario, Ralph M. Devins, Toronto. Suits by or against the Company may be brought in the name of the New York Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1892, chap. 690, an Act in relation to Insurance Corporations constituting chapter 38 of the General Laws, New York, 1882, chap. 687, an Act to amend the General Corporation Law.

3. *The members are related* in the respect that the Company is a purely mutual Company, and that every person effecting insurance with the Company becomes a member of the Company and has the right to vote at the annual election of Trustees of the Company. There are no shareholders, and the liability of the members is limited to the terms of their respective policies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$6,585,082, held by the Government; being \$100,000 Life A and \$6,485,082 Life B; also \$4,904,258 vested in Canadian Trustees under the Insurance Act.

THE BRITISH AMERICA ASSURANCE COMPANY.

Register No. 5638.

Certificate of Registry No. 3168.

DIRECTORS AND OFFICERS.

Directors.—W. R. Brock, Toronto; Augustus Myers, Toronto; John Hoskin, K.C., LL.D., Toronto; Col. Sir H. M. Pellatt, C.V.O., Toronto; R. Bickerdike, M.P., Montreal; D. B. Hanna, Toronto; John Aird, Toronto; Z. A. Lash, K.C., Toronto; G. A. Morrow, Toronto; Lt.-Col. Frederick Nicholls, Toronto; Alfred Cooper, London, Eng.; E. R. Wood, Toronto; H. C. Cox, Toronto; W. B. Meikle, Toronto.

Officers.—W. R. Brock, President, Toronto; W. B. Meikle, Vice-President and General Manager, Toronto; John Sime, Assistant General Manager; E. F. Garrow, Secretary.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the British America Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:—Canada, 17th May, 1882; 45 Vict., chap. 99, an Act to amend and consolidate as amended the several Acts relating to the British America Assurance Company; 56 Vict., chap. 75 (D.).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Hail Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: \$69,840 Municipal Debentures, and \$21,400 Loan Company Debentures. (Accepted at \$80,387.)

CALEDONIAN INSURANCE COMPANY.

Register No. 5700.

Certificate of Registry No. 3230.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, George Harold Muntz, Toronto. Suits by or against the Company may be brought in the name of The Caledonian Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain and Ireland, 1846, chap. 45, an Act for incorporating the Caledonian Insurance Company, 1880, chap. 68, an Act to amend, vary and extend the powers of The Caledonian Insurance Company; 1892, 55-6 V., c. 7, an Act for enlarging the powers of The Caledonian Insurance Company and for amending the Company's Acts of 1846 and 1880.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited, but the policies of the Company contain a clause by which the liability is limited to the amount remaining unpaid upon the shares.

NOTE.—The clause above referred to is as follows: It is hereby expressly provided and declared that the capital stock and funds of the said Company for the time being shall alone be answerable for any demands rising under this policy, and that no shareholder or member of the said Company shall, under any circumstances, be subject or liable for more than the amount, not already called up, on his or her share or shares in the capital of the said Company at the time the claim shall rise.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Municipal Securities, \$292,179; Loan Company Debentures, \$133,833. South Australian Government Bonds, \$48,667; total \$474,679 (accepted at \$412,179).

THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK.

Register No. 5677.

Certificate of Registry No. 3207.

1. Head Office, New York City. Chief Agent and Attorney in Ontario, Lewis A. Stewart, Toronto. Suits by or against the Company may be brought in the name of The United States Life Insurance Company in the City of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, chap. 308, 1849; an Act to provide for the Incorporation of Insurance Companies, passed April 10th, 1849; chap. 710, 1870, an Act to amend the Charter of the United States Life Insurance Company, passed May 6th, 1870; chap. 624, 1872, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed May 10th, 1872; chap. 44, 1882, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed March 31st, 1882.

3. *The members are related* as shareholders in an incorporated joint stock company. The directors are elected by the owners of the capital stock, but the policyholders are eligible as directors. The capital is entitled to 6 per cent. interest only. all other profits belong to the policyholders. There is no liability of stockholders, as the capital stock (\$440,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$232,215, held by the Minister of Finance of the Dominion of Canada.

UNION MUTUAL LIFE INSURANCE COMPANY.

Register No. 5734.

Certificate of Registry No. 3264.

1. Head Office, Portland, in the State of Maine. Chief Agent and Attorney for Ontario, Edwin J. Atkinson, Toronto. Suits by or against the Company may be brought in the name of The Union Mutual Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Maine, 1848, chap. 124, an Act to incorporate The Union Mutual Life Insurance Company; 1849, chap. 312, an Act in addition to an Act to incorporate The Union Mutual Life Insurance Company; 1864, chap. 315, an Act additional to an Act to incorporate the Union Mutual Life Insurance Company, and to amend an Act in addition thereto, approved of June 27th, 1849; 1869, chap. 10, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1877, chap. 334, an Act to amend the Charter of the Union Mutual Life Insurance Company; 1878, chap. 74, an Act to consolidate, revise and amend the various Acts which constitute the Charter of The Union Mutual Life Insurance Company; 1889, chap. 526, an Act to amend the Charter of the Union Mutual Life Insurance Company; 1883 (Revised Statutes), chap. 49, Insurance and Assurance Companies; 1885, chap. 290, an Act to amend section 73 of chap. 39 of Revised Statutes, relating to licensing Insurance Agents; 1885, chap. 329, an Act providing for the Taxation of Life Insurance Companies; 1887, chap. 5, an Act to amend section 59, chap. 49, of the Revised Statutes relating to Securities; 1887, chap. 71, an Act to amend sections 91 and 92 of chap. 49 of the Revised Statutes relating to Life Insurance; 1889, chap. 258, an Act to amend section 65 of chap. 49 of the Revised Statutes relating to examinations of Insurance Companies; 1889, chap. 281, an Act to prohibit discrimination in Life or Endowment Insurance Policies; 1891, chap. 112, an Act to amend chap. 49 of the Revised Statutes relating to Insurance; 1891, chap. 128, an Act to prohibit discrimination in Life or Endowment Insurance Policies.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

4. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,543,076, being \$100,000 (A), and \$1,443,076 (B).

THE TRAVELERS INSURANCE COMPANY.

Register No. 5606.

Certificate of Registry No. 3136.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, H. A. Laurence, Toronto. Suits by or against the Company may be brought in the name of the Travelers Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Resolutions incorporating the Travelers Insurance Company, June 17th, 1863; resolutions amending the Charter of the Travelers Insurance Company, June 16th, 1864; same, May 31st, 1865; same, June 6th, 1866; same, April 24th, 1883; same, April 13th, 1887.

3. *The members are related* as shareholders in an incorporated joint stock company; the capital stock has been fully paid in by the shareholders and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life and Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$732,477, being \$402,477 (Life) and \$330,000 (Accident). Also \$3,100,000 in the hands of Canadian trustees under the Insurance Act.

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5744.

Certificate of Registry No. 3274.

DIRECTORS AND OFFICERS.

Directors.—H. R. Macaulay, M.D., Guelph; S. H. Ewing, Montreal; T. B. Macaulay, Montreal; J. R. Dougall, Montreal; Abner Kingman, Montreal; J. McKergow, Montreal; H. Warren K. Hale, Philadelphia; Sir H. S. Holt, Montreal; Hon. R. Dandurand, Montreal; Chas. R. Hosmer, Montreal; W. M. Birks, Montreal; G. E. Drummond, Montreal.

Officers.—T. B. Macaulay, President, Montreal; Samuel H. Ewing, Vice-President, Montreal; T. B. Macaulay, Managing Director, Montreal; Frederick G. Cope, Secretary, Montreal.

1. *Head Office, Montreal, Que.* Chief Agent and Attorney for Ontario, John A. Tory, Toronto. Suits by or against the Company may be brought in the name of The Sun Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, 1865, chap. 43, an Act to incorporate The Sun Insurance Company of Montreal; 1870, chap. 58, an Act to amend the Act intituled an Act to incorporate the Sun Insurance Company of Montreal; 1871, chap. 53, an Act to amend the Act incorporating The Sun Insurance Company of Montreal; 1882, chap. 100.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them. Capital subscribed, \$700,000, of which there has been paid up \$105,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$57,779, held by the Receiver-General, Ottawa.

THE EDINBURGH LIFE ASSURANCE COMPANY.

Register No. 5672.

Certificate of Registry No. 3202.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, David Thorburn Symons, Toronto. Suits by or against the Company may be brought in the name of the Edinburgh Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: 8 and 9 Vict., chap. 76; 21 Vict., chap. 3.

3. *The members are related* as shareholders in an incorporated joint stock company, having a share capital of £500,000, in 5,000 shares of £100 each, of which capital £100,000 or £20 per share has been paid up and £400,000 remains uncalled. By a recent resolution of the proprietors a sum of £25,000 was transferred to the paid-up capital, increasing the same to £100,000 as above mentioned, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them in terms of the contract and co-partnership and Act of Parliament.

4. The Company is now collecting premiums and paying claims in Canada in virtue of the Insurance Act (Canada), chap. 32.

5. *Deposited assets*.—The Company has on deposit with the Receiver-General of Canada, accepted at \$60,122, as special security for the policyholders in Canada.

THE LONDON AND LANCASHIRE LIFE AND GENERAL ASSURANCE ASSOCIATION, LIMITED.

Register No. 5611.

Certificate of Registry No. 314.

DIRECTORS AND OFFICERS.

Directors.—Alexander Bissett, Montreal; A. J. Dawes, Montreal; E. F. Hebden, Montreal; H. B. Mackenzie, Montreal; E. C. Pratt, Montreal.

Officers.—Alex. Bissett, Montreal, Attorney and Manager for Canada.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Samuel Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of the London and Lancashire Life and General Assurance Association, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chap. 62 and 63; Companies' Act, 1862, and amending Acts (1867 to 1890), cited as the Companies' Acts, 1862 to 1890; 27 Vict., chap. 19; Companies' Seal Act, 1864; 33 and 34 Vict., chap. 61, Life Assurance Companies' Act, 1870, and amending Acts; 35 and 36 Vict., chap. 41.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital is fully subscribed. One hundred thousand pounds in 10,000 shares of £10 each, on which £1 per share was originally paid up, and a further £1 per share has been paid up out of the profits declared, making £20,000, or £2 per share paid up. The liability of the members is unlimited, but in all policies issued by the Company a clause is inserted which limits the liability of the shareholders, in respect to such policies, to the amount unpaid on the shares held by them.

NOTE.—The clause referred to is as follows: Provided further, and it is hereby stipulated and agreed that the Directors signing this policy, and the other proprietors and holders of shares in the Company, shall not individually, in any manner be, or by any process be made, liable to make good any claim or demand whatsoever under or by virtue of this policy, further than to pay and contribute to the capital of the Company the full amount of his or her shares in such capital, and that all such claims and demands shall alone be satisfied out of the capital, funds and property of the Company for the time being.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit, \$138,500. Also \$3,555,000 vested in Canadian Trustees under Insurance Act (accepted at \$3,668,793, being \$100,000 (A) and \$3,568,793 (B)).

LLOYD'S PLATE GLASS INSURANCE COMPANY.

Register No. 5725.

Certificate of Registry No. 3255.

DIRECTORS AND OFFICERS.

Directors.—William T. Woods, New York; George M. Olcott, New York; J. H. Seed, New York; W. A. Nash, New York; H. B. Hall, New York; G. H. Prentiss, New York; Alfred B. Hall, New York; Joseph L. White; F. J. Middlebrook, New York; Samuel T. Brown, New York; John F. Huntsman, Jr., New York; Charles G. Smith, New York; S. A. Warner, Baltazzi.

Officers.—William T. Woods, President, New York; George M. Olcott, Vice-President, New York; C. E. W. Chambers, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, LeGrand Reed, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1853, amending 1879, chap. 485, an Act to provide for the incorporation of Life and Health Insurance Companies.

3. *The members are related* as shareholders in an incorporated joint stock company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$81,795, held by the Minister of Finance.

OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED).

Register No. 2603.

Certificate of Registry No. 3133.

Officers.—Charles H. Neely, General Manager for Canada, Toronto.

1. Head Office, London, England. Suits by or against the Company may be brought in the name of the Ocean Accident and Guarantee Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 35-6 Vict., 164; 1890, chap. 229; 53 and 54 Vict., Special Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Accident, Sickness, Guarantee and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$586,466.

THE LONDON ASSURANCE CORPORATION.

Register No. 5726.

Certificate of Registry No. 3256.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, S. Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of The London Assurance Corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 54 and 55 Vict., c. 126, The London Assurance Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$288,500.

THE LONDON LIFE INSURANCE COMPANY.

Registry No. 5692.

Certificate of Registry No. 3222.

DIRECTORS AND OFFICERS.

Directors.—John McClary, London, Ont.; Albert O. Jeffery, K.C., London; Sir George C. Gibbons, K.C., London; Thomas H. Smallman, London; William F. Bullen, London; T. W. Baker, London; W. J. Christie, Winnipeg, Man.; W. M. Spencer, London, Ont.; George M. Reid, London; John G. Richter, London.

Officers.—John McClary, President, London; Albert O. Jeffery, K.C., Vice-President, London; John G. Richter, Manager and Secretary, London.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The London Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict., chap. 85; Canada, 47 Vict., chap. 89; Canada, 48 and 49 Vict., chap. 94; Canada, 54 and 55 Vict., chap. 117.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$50,824, held by the Government of Canada.

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

Registry No. 5608.

Certificate of Registry No. 3138.

DIRECTORS AND OFFICERS.

Directors.—A. H. C. Carson, Toronto; R. Home Smith, Toronto; F. D. Williams, Toronto; A. C. McMaster, K.C., Toronto; W. T. Kernahan, Toronto; L. G. M. Nesbitt, Brighton, Ont.; H. N. Cowan, Toronto; G. H. Williams, Winnipeg, Man.; W. G. Willoughby, Toronto.

Officers.—A. H. C. Carson, President; R. Home Smith, Vice-President; F. D. Williams, Managing Director; A. V. Stamper, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The London Mutual Fire Insurance Company of Canada.

2. The Company was constituted under the General Insurance Act of the old Province of Canada (Consolidated Statutes, 1859, U.C., chap. 52), as a County Insurance Company, by the name of the County of Middlesex Mutual Fire Insurance Company. The private Act, 27 Vict. (1863), chap. 52, of the Province of Canada, *inter alia* changed the name of the Company to the Agricultural Mutual Assurance Association of Canada, which name was by 41 Vict. (1878), chap. 40, of the Dominion of Canada, changed to the Agricultural Mutual Fire Insurance Company; and section 56 of the last mentioned Act empowered the Company by a majority vote of its members to further change the name to The London Mutual Fire Insurance Company of Canada.

The private Act, 62-3 Vict. (1899), chap. 118, of the Dominion, as amended by 1 Edward VII. (1901), chap. 103 (D.), *inter alia* empowered the Company to raise a stock capital of not less than \$100,000, nor more than \$500,000 in shares of \$100 each.

3. *The members are related* as members of a mutual fire insurance company insuring on the premium note as well as on the cash system, and the liability of the members is limited to the amount of their premium notes or cash premiums, as the case may be.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,212, held by the Receiver-General of Canada.

FIDELITY PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

Registry No. 5750.

Certificate of Registry No. 3280.

1. Head Office, New York. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of the Fidelity Phenix Fire Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1882, chap. 690, an Act in relation to Insurance Corporations, constituting chap. 38 of the general laws.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them, the whole amount of the shares being, however (pursuant to the laws of the State), fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$341,476.

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

Registry No. 5649.

Certificate of Registry No. 3179.

DIRECTORS AND OFFICERS.

Directors.—A. J. Wilkes, K.C., Brantford; R. L. Patterson, Toronto; Brig.-Gen. Hon. James Mason, Toronto; C. C. Dalton, Toronto; George P. Scholfield, Toronto; M. R. Gooderham, Toronto; D. G. Ross, Toronto; F. G. Osler, Toronto; John Massey, Toronto; W. G. Gooderham, Toronto; E. R. C. Clarkson, Toronto.

Officers.—W. G. Gooderham, President, Toronto; R. L. Patterson, Vice-President, Toronto; J. B. McKechnie, General Manager, Toronto; L. A. Winter, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Manufacturers' Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict. 50 and 51, an Act to incorporate The Manufacturers' Life Insurance Company; Canada, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$173,820, held by the Government of Canada.

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Register No. 5582.

Certificate of Registry No. 3112.

DIRECTORS AND OFFICERS.

Directors.—Lt.-Col. Albert E. Gooderham, Toronto; W. C. Blackstock, Toronto; C. D. Warren, Toronto; R. L. Patterson, Toronto; Sir Donald D. Mann, Toronto; J. E. Roberts, Toronto; D. C. Ross, Toronto.

Officers.—J. E. Roberts, President; Lt.-Col. Albert E. Gooderham, Chairman, Toronto; C. D. Warren, R. L. Patterson, Vice-Chairmen, Toronto; Charles A. Withers, General Manager, Toronto; J. L. Turquand, Secretary-Treasurer.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Dominion of Canada Guarantee and Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict. 50 and 51; Canada, chap. 32, the Insurance Act; 1898, special Act; 1899, special Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Guarantee, Accident, Sickness, Burglary and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$178,621, held by the Government of Canada.

THE MERCANTILE FIRE INSURANCE COMPANY.

Register No. 5631.

Certificate of Registry No. 3167.

DIRECTORS AND OFFICERS.

Directors.—William A. Sims, Orillia, Ont.; Albert E. Blogg, Toronto; A. W. Blake, Winnipeg; Alexander MacLean, Toronto; Colin E. Sword, Montreal; Alfred Wright, Toronto.

Officers.—William A. Sims, President, Orillia; A. E. Blogg, Managing Director, Toronto; Alfred Wright, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The Mercantile Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict., chap. 87, an Act to incorporate the Mercantile Fire Insurance Company; 55 Vict., chap. 101, an Act to amend the Act to incorporate The Mercantile Fire Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$189,846, held by the Receiver-General at Ottawa.

THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

Registry No. 5590.

Certificate of Registry No. 3120.

DIRECTORS AND OFFICERS.

Directors.—S. R. Wickett, Toronto; John Burns, Toronto; Robert Forbes, Toronto; Henry Goodman, S. M. Sterling, A. J. Tipping, C. S. Parsons, Jno. Gibson, R. Maxwell, L. R. Arnett, Toronto; W. J. Sykes, Toronto; Adam Johnston, Toronto.

Officers.—Chas. S. Parsons, President, Toronto; S. M. Sterling, Vice-President, Toronto; Henry Goodman, Treasurer, Toronto; Miss Etta M. Rowley, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Society may be brought in the name of the Commercial Travellers' Mutual Benefit Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R.S.O. 1914, chap. 183; Ontario, 1888, chap. 26; Ontario, 1890, chap. 39; Canada (1910), chap. 32. The Insurance Act.

3. *The members are related* as members of an assessment society, and the liability of the members is limited to assessments and annual fees.

4. The Society is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance on the Assessment Plan.

THE DOMINION LIFE ASSURANCE COMPANY.

Register No. 5655.

Certificate of Registry No. 3185.

DIRECTORS AND OFFICERS.

Directors.—Thomas Hilliard, Waterloo; S. B. Bricker, Waterloo; D. Bean, Waterloo; W. Vandusen, Toronto; George D. Forbes, Hespeler; P. H. Sims, Toronto; Dr. W. T. Parke, Woodstock; Thomas Trow, Stratford; A. J. Andrews, Winnipeg; E. F. Seagram, Waterloo; Ford S. Kumpf, Waterloo; John Balfour, Regina, Sask.

Officers.—Thos. Hilliard, President and Managing Director, Waterloo; P. H. Sims, Vice-President, Toronto; S. B. Bricker, Vice-President, Waterloo; P. H. Roos, Secretary-Treasurer, Waterloo.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Dominion Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1889, 52 Vict., chap. 95, an Act to incorporate the Dominion Life Assurance Company; Canada, chap. 32, The Insurance Act; R.S.C., The Companies' Clauses Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policyholders in Canada as follows: Deposit accepted at the value of \$50,544, held by Receiver-General of Canada.

DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Register No. 5664.

Certificate of Registry No. 3194.

DIRECTORS AND OFFICERS.

Directors.—Sir Herbert Ames, Montreal, Que.; J. M. Fortier, Montreal, Que.; F. W. Evans, Montreal, Que.; B. Tooke, Montreal, Que.; Wm. Hanson, Montreal, Que.

Officers.—F. W. Evans, President, Montreal, Que.; B. Tooke, Vice-President, Montreal, Que.; F. J. J. Stark, General Manager, Montreal, Que.; F. H. Pyper, Secretary, Montreal, Que.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, Toronto. Suits by or against the Company may be brought in the name of the Dominion Gresham Guarantee and Casualty Company.

2. *Company, how constituted or incorporated.*—The Company was incorporated by an Act of the Parliament of Canada in the fifty-sixth year of Her late Majesty's reign, and assented to on the first day of April, 1893.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, R.S.C., chap. 34, The Insurance Act, and the Act of Incorporation, 56 Vict., chap. 78, Canada; see Statutes of Canada, 1903; 7-8 Ed. VII, chap. 102, 1908; 2 Geo. V., chap. 87; 2 Geo. V, chap. 88 (1912).

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Burglary, Accident, Sickness, Guarantee and Automobile Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$111,212, held by the Treasury Department, Ottawa.

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

Register No. 5685.

Certificate of Registry No. 3215.

DIRECTORS AND OFFICERS.

Directors.—Geo. C. Robb, Toronto; L. B. Brainerd, Hartford, Conn.; H. N. Roberts, Toronto; Charles S. Blake, Hartford, Conn.

Officers.—George C. Robb, President; H. N. Roberts, Vice-President and General Manager, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 38 Vict., chap. 95, an Act to incorporate the Canadian Steam Users' Insurance Association; 45 Vict. chap. 102, an Act to amend the Act incorporating the Canadian Steam Users' Association; 52 Vict., chap. 97, an Act to amend the Act incorporating The Boiler Inspection and Insurance Company of Canada; 55 Vict., chap. 68, an Act respecting The Boiler Inspection and Insurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$97,526, held by the Receiver-General of Canada.

SUN INSURANCE OFFICE.

Register No. 5642.

Certificate of Registry No. 3172.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Lyman Root, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Treasurer of the Directors for the time being, or of the Secretary of the Office.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of the United Kingdom of Great Britain and Ireland, 54-55 Vict., chap. 97, Sun Insurance Office Act, 1891.

3. *The members are related as shareholders in an incorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them.* [See Sun Insurance Office Act, 1891, 54-55 Vict., chap. 97 (Imp.), sec. 21.]

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$448,859, held by the Superintendent of Insurance, Ottawa.

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5600.

Certificate of Registry No. 3130.

DIRECTORS AND OFFICERS.

Directors.—Right Hon. Sir Wilfrid Laurier, Ottawa, Ont.; Francis C. Bruce, Hamilton, Ont.; J. Kerr Fiskin, B.A., Toronto, Ont.; E. P. Clement, Berlin, Ont.; W. J. Kidd, B.A., Ottawa, Ont.; Sir H. Montagu Allan, Montreal, Que.; L. J. Breithaupt, Berlin, Ont.; Hume Cronyn, London, Ont.; George Wegenast, Waterloo, Ont.; R. O. McCulloch, Galt, Ont.; C. M. Bowman, Southampton, Ont.; Geo. Pattinson, Preston, Ont.

Officers.—E. P. Clement, K.C., President, Berlin, Ont.; F. C. Bruce, 1st Vice-President, Hamilton, Ont.; I. Kerr Fiskin, B.A., 2nd Vice-President, Toronto; George Wegenast, Manager, Waterloo, Ont.; Charles Ruby, Secretary, Waterloo, Ont.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Mutual Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:—Canada, 41 Vict., chap. 33, an Act to incorporate The Ontario Mutual Life Assurance Company; 52 Vict., chap. 96, an Act to amend the Act incorporating the Ontario Mutual Life Assurance Company. Special Act (D.), 1900, 63-4 Vict., chap. 112 (D.), changing the corporate name from The Ontario Mutual Life Assurance Company to the Mutual Life Assurance Company of Canada; also changing date of Annual Meeting; see also 3 Ed. VII., chap. 159.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured who constitute the members. Every person effecting an insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$101,166, held by the Receiver-General, Ottawa.

THE INSURANCE COMPANY OF NORTH AMERICA.

Register No. 5771.

Certificate of Registry No. 3301.

1. Head Office, Philadelphia, U.S. Chief Agent and Attorney for Ontario, A. H. C. Proctor, Toronto.

2. The Company was incorporated by the Act of General Assembly, April 14th, 1794, of the Commonwealth of Pennsylvania, U.S.A., and the documents evidencing the same are filed or deposited in the office of the Secretary of State at Harrisburg, Penn.

3. *The members are related* as members of a joint stock company, capital \$3,000,000, fully paid, and the liability of the members is limited to the amount of their fully paid stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Inland Transportation and Automobile Insurance, excluding insurance against loss by reason of injury to the person. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$341,815.

THE HARTFORD FIRE INSURANCE COMPANY.

Register No. 5720.

Certificate of Registry No. 3250.

1. Head Office of the Company, Hartford, Conn. Chief Agent and Attorney for Ontario, Peter A. McCallum, Toronto. Suits by or against the Company may be brought in the name of the Hartford Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter of 1810 and subsequent amendments.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the par value of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Hail, Explosion, Inland Transportation, Cyclone or Tornado Insurance and "Insurance against loss or damage to Automobiles by accident, burglary or theft." The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, deposit accepted at the value of \$882,665, held by the Minister of Finance.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Register No. 5613.

Certificate of Registry No. 3143.

DIRECTORS AND OFFICERS.

Directors.—Charles J. Cater-Scott, Edinburgh; G. N. Moncel, Montreal; Wm. McMaster, Montreal; E. L. Pease, Montreal.

Officers.—Charles J. Cater-Scott, Edinburgh, Chairman; Owen D. Jones, General Manager, Edinburgh; Randall Davidson, Manager for Canada.

1. Head Offices, London, England, and Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Henry W. Evans, Toronto. Suits by or against the Company may be brought in the name of the North British and Mercantile Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1860, 23-24 Vict., chap. 115 (Imp.), The North British Insurance Company's Act, 1860; 1862, 25-26 Vict., chap. 102, North British and Mercantile Insurance Company's Act, 1862; 1870, 33 Vict., chap. 21, The North British and Mercantile Insurance Company's Act, 1870; 1882, 45 Vict., chap. 52, The North British and Mercantile Insurance Company's Act; 1889, 52-53 Vict., chap. 142, The North British and Mercantile Insurance Company's (Scottish Provincial Transfer) Act, 1889; 1892, 55 Vict., chap. 15 (Royal Assent 20th May, 1892), The North British and Mercantile Insurance Company's Act, 1892.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4 The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,188,388, being Life A, \$50,815; Life B, \$301,627, and Fire, \$835,946.

ÆTNA INSURANCE COMPANY.

Register No. 5683.

Certificate of Registry No. 3213.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of the Ætna Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of the State of Connecticut, 1820, 1839, 1857, 1864, 1877, 1881, 1886.

3. *The members are related* to each other as shareholders in an incorporated joint stock Company, and the liability of the members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Automobile and Tornado Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Total deposit accepted at \$388,898.

THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Register No. 5660.

Certificate of Registry No. 3690.

1. Head Office, Norwich England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto. Suits by or against the Society may be laid in the name of the Norwich Union Fire Insurance Society, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following. Parliament of Great Britain and Ireland, 1879, 42-3 Vict., chap. 20, The Norwich Union Fire Insurance Society's Act; 1908 (Imp.) Act and memorandum and articles of Association. Royal Assent 18th June, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Accident, Sickness, Automobile and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Total deposit accepted at of \$678,987.

AMERICAN SURETY COMPANY OF NEW YORK.

Register No. 5714.

Certificate of Registry No. 3244.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, W. H. Hall, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1892, chap. 690.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them. The capital of the Company is \$2,500,000, and is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Guarantee Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders herein as follows: Deposit accepted at the value of \$54,940, held by the Receiver-General.

PHOENIX INSURANCE COMPANY OF HARTFORD.

Register No. 5669.

Certificate of Registry No. 3199.

DIRECTORS AND OFFICERS.

Directors:—George M. Lovejoy, Lyman B. Jewell, Henry C. Dwight, Ward W. Jacobs, Charles H. Northman, Ed. Milligan, John M. Taylor, E. M. Day, C. H. Clark, all of Hartford, Conn.; H. F. Butler, John M. Halcombe, Robert J. Allyn, Hartford, Conn.

Officers:—Edward Milligan, President, Hartford, Conn.; George M. Lovejoy, Vice-President, Hartford, Conn.; John B. Knox, Secretary, Hartford, Conn.; Thomas C. Temple, Assistant Secretary.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Richard H. Butt, Toronto. Suits by or against the Company may be brought in the name of the Phoenix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter, May 31st, 1854; amendments to Charter, January 15th, 1874; March 31st, 1881; February 25th, 1885.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of \$2,000,000, consisting of 20,000 shares of \$100 each, fully paid up in cash, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$405,604, held by the Receiver-General.

THE CONNECTICUT FIRE INSURANCE COMPANY.

Register No. 5667.

Certificate of Registry No. 3197.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Thomas Leonard Armstrong, Toronto. Suits by or against the Company may be brought in the name of The Connecticut Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly, State of Connecticut, May Session, 1850, incorporation; State of Connecticut, May Session, 1875, power to increase capital to \$1,000,000; State of Connecticut, January, 1884, time of annual meeting changed. State of Connecticut, 1907, power to increase capital stock not to exceed \$3,000,000, also providing that all stock issued shall be paid for in cash at not less than par value. Resolution accepting amendment adopted by unanimous vote of stockholders present at a legally warned meeting held 3rd January, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount of stock owned.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Hail Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$140,533, held by the Dominion of Canada.

THE CANADA ACCIDENT ASSURANCE COMPANY.

Register No. 5774.

Certificate of Registry No. 3304.

DIRECTORS AND OFFICERS.

Directors:—J. S. N. Dougall, Montreal; Hon. N. Curry, Montreal; S. H. Ewing, Montreal; T. H. Hudson, Montreal; Jas. McGregor, Montreal.

Officers:—S. H. Ewing, President, Montreal; J. S. N. Dougall, Vice-President, Montreal; T. H. Hudson, Manager and Secretary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, A. H. C. Proctor, Toronto. Suits by or against the Company may be brought in the name of the Canada Accident Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following. Dominion of Canada, 1887, 50-51 Vict., chap. 106, an Act to incorporate the Canada Accident Assurance Company. See also Statutes of Canada, 1899, 62-3 Vict., chap. 98.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Accident, Sickness, Plate Glass, Burglary, and Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$92,943, held by the Dominion Government.

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Register No. 5737.

Certificate of Registry No. 3267.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, David W. Alexander, Toronto. Suits by or against the Company may be brought in the name of The London Guarantee and Accident Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1867, chap. 31, The Companies' Act; 1870, chap. 102, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886, chap. 23; 1890, chap. 62; 1890, chap. 63; Companies' Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Guarantee, Burglary, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$392,678.

METROPOLITAN LIFE INSURANCE COMPANY.

Register No. 5693.

Certificate of Registry No. 3223.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Henry Briggs, Toronto. Suits by or against the Company may be brought in the name of The Metropolitan Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1883, chap. 437, an Act to amend the charter of the Metropolitan Life Insurance Company of the City of New York.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured who constitute the members. Every person effecting an insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$11,809,115, held by the Receiver-General; also \$7,616,179, vested in Canadian Trustees under the Insurance Act.

THE STAR ASSURANCE SOCIETY.

Register No. 5589.

Certificate of Registry No. 3119.

1. Head Office of the Society, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Briggs, Toronto. Suits by or against the Company may be brought in the name of The Star Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, 2nd October, 1843; The Star Life Assurance Society Act, 1868; The Star Life Assurance Society Act, 1884, 57-8 Vict., chap. 124, Resolutions adopted 13th of August, 1884; Resolutions adopted 1st April, 1885; Articles, 182 George V., ch. 69 (1911).

3. *The members are related* as shareholders in the Society to the extent of their shares therein defined by the Deed of Settlement, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—Each policy of the Society contains the following stipulation: Provided that the funds and property of the Society, for the time being remaining unapplied and undisposed of, shall alone be answerable for any claim or demand upon the Society, under or by virtue of this policy, and that only after satisfying all prior claims or demands thereon, and that no policyholder of the Society, not being a shareholder therein shall be subject or liable to any such claim or demand either in law or equity, and that neither the directors who have executed this policy nor any other director or shareholder of the Society, whether they shall be respectively policyholders or not, shall be subject or liable to any such claim or demand, or any payment or contribution in respect thereof, beyond so much of the share or shares (if any) held by them, him or her, in the capital of the Society, as shall not for the time being have been paid up, as shall not be required for the satisfaction of such prior claim and demands aforesaid; and that upon the legal transfer by any shareholder in accordance with the regulations of the Society, of any share, the person or persons to whom such transfer shall have been so made, and not the transferring shareholder, shall be accountable for the unpaid part of such share.

4. The Company is now collecting premiums and paying claims in Canada by virtue of the Insurance Act.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$154,385, held by the Dominion Government at Ottawa.

THE GREAT WEST LIFE ASSURANCE COMPANY.

Register No. 5656.

Certificate of Registry No. 3186.

DIRECTORS AND OFFICERS.

Directors:—Alexander Macdonald, Winnipeg; A. C. Flumerfelt, Victoria, B.C.; Geo. W. Allan, A. M. Nanton, Winnipeg; P. C. McIntyre, Winnipeg; Geo. R. Crowe, Winnipeg; R. T. Riley, Winnipeg; Andrew Kelly, Winnipeg; Sir D. H. McMillan, Winnipeg; Geo. F. Galt, Winnipeg; F. Nation, Victoria, B.C.; W. H. Cross, Winnipeg.

Officers:—Alexander Macdonald, President, Winnipeg; Geo. F. Galt, Winnipeg; R. T. Riley and A. M. Nanton, Vice-Presidents, Winnipeg; W. McQuaker, Treasurer, Winnipeg.

1. Head Office of the Company, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Henry Brock, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 54-55 Vict., chap. 15 (D.), an Act to incorporate The Great West Life Assurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$49,952.

CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

Register No. 5579.

Certificate of Registry No. 3109.

Officers.—W. S. Harrison, Head Consul Commander, Toronto; D. Cinnamon, Head Advisor Lieutenant, Lindsay; J. H. Saunders, Head Banker, London; Dr. J. B. Gamble, Head Physician, Brantford; E. Henderson, Head Watchman, Niagara Falls, Ont.; I. F. Miller, Head Escort, Brantford; R. J. Buckingham, Head Sentry, Winnipeg; J. B. Hoover, Guelph; Rev. J. W. Hodgins, Stratford, and John Manning, London, Head Managers; C. C. Hodgins, Kingston, Past Head Consul.

1. Head Office, London, Ont. Clair Jarvis, Head Clerk. Suits by or against the Company may be brought in the name of The Canadian Order of the Woodmen of the World.

2. *Company, how constituted or incorporated*.—The Company was incorporated on the 1st of April, 1893, by Special Act of the Dominion Parliament, in the 56th year of Her late Majesty's reign, being Chapter 92.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1893, 56 Vict., chap. 92; Canada (1910), chap. 32, The Insurance Act.

4. *The members are related* as members of an assessment company, and the liability of the members is unlimited.

5. The Company is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life and Sickness Insurance on the Assessment plan.

6. *Deposited assets.*—The Company has no deposit with the Government of Canada.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

Register No. 5756.

Certificate of Registry No. 3286.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Charles W. 1. Woodland, Toronto. Suits by or against the Company may be brought in the name of the Employers' Liability Assurance Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1862, The Companies' Act; chap. 104, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886, chap. 23; 1890, chap. 62; 1890, chap. 63; Companies' Acts, Public Acts, still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Accident, Guarantee, Sickness and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,065,343.

THE GLOBE INDEMNITY COMPANY OF CANADA.

Register No. 5628.

Certificate of Registry No. 3158.

DIRECTORS AND OFFICERS.

Directors:—J. Gardner Thompson, Montreal; Sir Alex. Lacoste, Montreal; T. J. Drummond, Montreal; M. Chevalier, Montreal; A. G. Dent, Liverpool, England; Lewis Laing, Montreal; Sir Frederick Williams-Taylor, Montreal; W. Molson Macpherson, Montreal, Que.

Officers.—J. Gardner Thompson, President, Montreal; Lewis Laing, Vice-President, Montreal; John Emo, General Manager and Secretary, Montreal.

1. Head Office, Montreal; Chief Agent and Attorney for Ontario, A. E. Wilson, Toronto. Suits by or against the Company may be brought in the name of The Globe Indemnity Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 118, 1894, Vict., 57 and 58, an Act to incorporate the Canadian Railway Accident Insurance Company; Canada, chap. 32, The Insurance Act; see Statutes of Canada, 1899, 62-3 Vict., chap. 106. See also Statutes of Canada, 1914.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Accident, Sickness, Burglary, Automobile and Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$115,415, held by the Government of Canada.

NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5617.

Certificate of Registry No. 3177.

DIRECTORS AND OFFICERS.

Directors:—T. H. Purdom, K.C., London; John Milne, London; Matthew Wilson, K.C., Chatham; John Ferguson, London; Charles Jenkins, Petrolia; W. S. Calvert, London; N. H. Stevens, Chatham; John Purdom, London; M. McGugan, Strathroy.

Officers:—T. H. Purdom, K.C., President, London; W. S. Calvert, 1st Vice-President, London; John Ferguson, 2nd Vice-President, London; W. J. McMurtry, General Manager, London; J. Wilson Purdom, Secretary, London.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The Northern Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: 57-8 Vict., chap. 122; Canada, chap. 32, The Insurance Act, 1910.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$55,647.

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5588.

Certificate of Registry No. 3118.

DIRECTORS AND OFFICERS.

Directors.—T. Bradshaw, F.I.A., Toronto; Hon. A. E. Kemp, M.P., Toronto; Sir William Mackenzie, Toronto; F. R. Eccles, M.D., F.R.C.S., London; Hon. William Harty, Kingston; Warren Y. Soper, Ottawa; Sir H. S. Holt, Montreal; Samuel J. Moore, Toronto; E. T. Malone, K.C., Toronto; Geo. A. Morrow, Toronto; Hon. David MacKeen, Halifax; W. G. Morrow, Peterboro; James Ryrie, Toronto; James F. Weston, Toronto; John Aird, Toronto.

Officers.—G. A. Morrow, President, Toronto; S. J. Moore, Vice-President, Toronto; E. T. Malone, K.C., Vice-President, Toronto; James F. Weston, Managing Director, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Imperial Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 59 Vict., chap. 50 (Canada), an Act to incorporate the Imperial Life Assurance Company of Canada; Canada, chap. 32, The Insurance Act; R.S.O., 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$221,346, held by the Receiver-General.

THE INDEPENDENT ORDER OF FORESTERS.

Register No. 5583.

Certificate of Registry No. 3113.

DIRECTORS AND OFFICERS.

Directors:—Elliott G. Stevenson, Toronto; J. D. Clark, Dayton, Ohio; Thomas Millman, M.D., Toronto; R. Mathison, Toronto; Victor Morin, B.A., LL.B., Notary Public, Montreal; W. H. Hunter, B.A., Toronto; Fred. J. Darch, Toronto.

Officers:—Elliott G. Stevenson, President, Toronto; J. D. Clark, Vice-President, Dayton, Ohio; R. Mathison, Treasurer, Toronto; Fred. J. Darch, Secretary, Toronto.

1. Head Office of the Corporation, Toronto.

2. The status of this Society is now defined by the following Acts: 59 Vict. (Ont.), chap. 120, and Act respecting the Supreme Court of the Independent Order of Foresters; 59 Vict. (Can.), chap. 51, an Act to amend the Act incorporating the Supreme Court of Independent Order of Foresters. See also private Act in the Statutes of Canada, 1901, 3 and 4 George V., chap. 113.

3. By virtue of this legislation and of R.S.C., chap. 34, the Society made a deposit of \$100,000 with the Government of Canada, and was by that Government on 1st May, 1896, licensed for the transaction of Life, Disability and Sickness Insurance with its members to the extent specified in the Act of Canada of 1914, amending the Act incorporating the Supreme Court. The legal effect of the foregoing was to alter the registry of the Society in the Department of Insurance for Ontario and transfer as from the Friendly Society to the Insurance Company Register.

4. The Corporation is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life, Disability, and Sickness Insurance, as specified in the constitution and laws of the Society, for sums not exceeding, in addition to the sick and funeral benefits, the sum of \$5,000, upon any one life.

5. The Corporation has deposited with the Government of Canada securities to the value of \$100,000, accepted at \$100,000.

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

Register No. 5673.

Certificate of Registry No. 3203.

1. Head Office, Glasgow, Scotland. Chief Agent and Attorney for Ontario, David Thorburn Symons, Toronto. Suits by or against the Company may be brought in the name of the Scottish Amicable Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 12-13 Vict., chap. 22; 33-34 Vict., chap. 61; 34-35 Vict., chap. 58.

3. *The members are related* as members of a mutual Company.

4. The Company is now collecting premiums and paying claims in Canada by virtue of The Insurance Act.

5. *Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of \$107,250, as special security for the policyholders in Canada.

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF
CANADA.

Register No. 5619.

Certificate of Registry No. 3149.

DIRECTORS AND OFFICERS.

Directors:—Hon. M. F. Hackett, K.C., Stanstead, Que.; Hon. A. D. Richard, Dorchester, N.B.; J. J. Behan, Kingston, Ont.; J. W. Mallon, K.C., Toronto; Dr. Alex. Germain, Montreal, Que.; Hon. John Morrissey, Newcastle, N.B.; Rev. A. J. Fischer, C.R., Berlin, Ont.; John T. Hallissey, Truro, N.S.

Officers:—Hon. M. F. Hackett, President, Stanstead, Que.; Hon. A. D. Richard, Vice-President, Dorchester, N.B.; J. J. Behan Secretary, Kingston, Ont.

1. Head Office, Kingston, Ont. Chief Agent for Ontario, J. J. Behan, Kingston, Ont. Suits by or against the Society may be brought in the name of the Grand Council of the Catholic Mutual Benefit Association of Canada.

2. The Society was transferred from the Friendly Society to the Insurance Company Register from the 25th April, 1896, and is now authorized under section 85 of R.S.C., chap. 34 (Can.), to transact Life and Sickness Insurance on the Assessment Plan. See special Act, 56 Vict., chap. 90 (D); 45 Edward VII., chap. 77 (D); Canada, chap. 32, The Insurance Act. See also special Act (D), 1914.

3. The Corporation has no deposit with the Government of Canada.

CANADIAN FIRE INSURANCE COMPANY.

Registry No. 5748.

Certificate of Registry No. 3278.

DIRECTORS AND OFFICERS.

Directors:—J. H. Ashdown, Winnipeg; R. T. Riley, Winnipeg; R. J. Campbell, Winnipeg; G. R. Crowe, Winnipeg; John Galt, Winnipeg; J. A. M. Aikins, K.C., Winnipeg; G. V. Hastings, Winnipeg.

Officers:—James H. Ashdown, President, Winnipeg; R. T. Riley, Vice-President and Managing Director, Winnipeg; C. S. Riley, Secretary, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, S. R. Parsons, Toronto. Suits by or against the Company may be brought in the name of The Canadian Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: 60-1 Vict., chap. 76; Canada, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, a deposit accepted at \$60,515.

NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5758.

Certificate of Registry No. 3288.

DIRECTORS AND OFFICERS.

Directors.—Elias Rogers, Toronto; Hon. J. J. Foy, K.C., M.P.P., Toronto; Geo. W. Beardmore, Toronto; W. R. Hobbs, Toronto, Ont.; Albert J. Ralston, Toronto, Ont.; Hugh Blain, Toronto; George W. Gouinlock, Toronto; Dr. W. H. Merritt, St. Catharines; Henry Cockshutt, Brantford, Ont.

Officers. Elias Rogers, President, Toronto; Albert J. Ralston, 1st Vice-President and Managing-Director; Hon. J. J. Foy, K.C., M.P.P., George Beardmore, Vice-Presidents, Toronto; F. Sparling, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the National Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 60-61 vict., chap. 78 (D); Canada, chap. 32, *The Insurance Act*.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$46,830, held by the Receiver-General.

LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

Register No. 5724.

Certificate of Registry No. 3254.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Douglas Kay Ridout, Toronto. Suits by or against the Company may be brought in the name of the Law Union and Rock Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 7 and 8 Vict., chap. 110; 25 and 26 Vict., chap. 59.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—No. 7 of the Articles of Association provides as follows: In every fire or life policy, or other written contract to be executed or entered into by or on behalf of the Company, by which any responsibility shall be undertaken or incurred by or imposed upon the Company there shall be inserted a clause or clauses providing so far as lawfully may be that no shareholder or director of the Company, nor the estate or effects of any such shareholder or director shall, either in respect of his being such or by reason of any matter or thing done by him, or by any other person in virtue of any authority or power hereby given, be answerable for or in respect of any such policy or other contract beyond the amount of the instalment or instalments which at the time of the claim to be made in respect of such policy or other contract shall be remaining unpaid upon his share or shares, nor be liable to be called upon for any further sum than such then unpaid amount; or such other clause or clauses as shall effectually protect every shareholder and director from all personal and individual liability in respect of any such policy or other contract, and limit the liability thereunder to the funds of the Company applicable pursuant to the provisions of these articles to the satisfaction of claims upon such policy or contract.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows Deposit with Receiver-General of Canada, accepted at the value of \$356,383.

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS IN THE DOMINION OF CANADA.

Register No. 5747.

Certificate of Registry No. 3277.

Officers.—A. Martin, High Chief Ranger, Hamilton; A. Webber, Sub-High Chief Ranger, Winnipeg; H. C. Wilson, High Chief Treasurer, Toronto; E. R. Secord, M.D., High Court Medical Examiner, Brantford; H. McPherson, High Court Senior Woodward, London; R. J. McWilliams, High Court Junior Woodward, Peterboro; A. R. Wickett, High Court Senior Beadle, Toronto; H. Smith, High Court Junior Beadle, Ottawa; W. Williams, Permanent Secretary, Toronto.

1. *Head Office of the Corporation, Toronto.* Suits by or against the Corporation may be brought in the name of the Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada.

2. The Corporation as now registered was constituted by the Special Act of the Parliament of Canada, 61 Vict., 1898, chap. 91. See also Statutes of Canada, 1901, 1 Edw. VII., chap. 101.

3. The Corporation is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life and Sickness Insurance.

4. The Corporation has deposited with the Government of Canada securities to the value of \$61,094, accepted at \$53,609.

NEW YORK PLATE GLASS INSURANCE COMPANY.

Register No. 5646.

Certificate of Registry No. 3176.

DIRECTORS AND OFFICERS.

Directors:—Major A. White, New York; Edward Ashforth, New York; Leopold S. Bache, New York; Daniel Birdsall, New York; J. Romaine Brown, New York; William H. Chase, New York; Edwin A. Cruickshank, New York; Elijah R. Kennedy, New York; Frederick G. Potter, New York; J. Carroll French, New York; Richard M. Coit, Samuel D. Folsom, Silas Wodell, Fred. Zittell, William H. Whiting, A. P. W. Kinnan, New York; Frederick H. Ecker, New York; Wm. G. Ver Planck, New York; Charles J. Edwards, New York.

Officers:—Major A. White, President, New York; J. Romaine Brown, Vice-President, New York; J. Carroll French, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Thomas H. Mason, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter filed under the laws of New York, chap. 439, 1877; Dominion of Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$27,060, held by the Minister of Finance.

EXCELSIOR LIFE INSURANCE COMPANY.

Register No. 5605,

Certificate of Registry No. 3135.

DIRECTORS AND OFFICERS.

Directors:—David Fasken, K.C., Toronto; S. J. Parker, Owen Sound; John Ferguson, M.A., M.D., L.R.C.P., Toronto; Thomas Long, Toronto; W. J. McFarland, Toronto; George E. Weir, Dresden; Alex. Fasken, B.A., Toronto; Wm. Harvey, Winnipeg; Jos. Wright, Toronto; W. F. B. Colter, L.D.S., Sarnia; W. H. Gooderham, Toronto; J. H. Black, Cobalt.

Officers:—David Fasken, K.C., President, Toronto; Alex. Fasken, Toronto, S. G. Parker, Owen Sound, and Jos. Wright, Toronto, Vice-Presidents; Edwin Marshall, General Manager, Toronto; Chas. Q. Parker, Secretary-Treasurer, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The Excelsior Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1889, Aug. 7—Incorporated by Charter (Ontario) issued under R.S.O. 1887, chap. 167, sec. 4, with the name of "The Protestant Life Insurance Company of Ontario, Limited," (Liber 123, No. 7, Office of Provincial Registrar); 1889, December 11—Order-in-Council, changing corporate name from "The Protestant Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company of Ontario, Limited"; 1899, December 19th—Order-in-Council, Ontario, changing corporate name from "The Excelsior Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company"; 1900, June 6th—Order-in-Council, Ontario, authorizing the release of the Company's Provincial Deposit under R.S.O. 1897, chap. 203, sec. 44; Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$52,028, held by the Government of Canada.

RELiance MUTUAL LIFE ASSURANCE SOCIETY.

Register No. 5663.

Certificate of Registry No. 3193.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto, Ont. Suits by or against the Company may be brought in the name of the Reliance Mutual Life Assurance Society.

2. The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act (1910), chap. 32.

3. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$85,374.

NORWICH UNION LIFE INSURANCE SOCIETY.

Register No. 5661.

Certificate of Registry No. 3191.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John Baird Laidlaw. Suits by or against the Company may be brought in the name of the Norwich Union Life Insurance Society.

2. The Society is now collecting premiums and paying claims in Canada by virtue of the Insurance Act.

3. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$58,590.

Under Certificate of Registry No. 3192 the Company is also authorized to invest its surplus funds in Ontario.

CONTINENTAL LIFE INSURANCE COMPANY.

Register No. 5651.

Certificate of Registry No. 3181.

DIRECTORS AND OFFICERS.

Directors:—J. W. Scott, Listowel; Angus McKay, M.D., Ingersoll; H. Wilberforce Aikins, B.A., M.D., M.R.C.S., Toronto; Sidney Jones, Toronto; Joseph Rosser, Toronto; M. Rawlinson, Toronto; G. B. Woods, Toronto; E. E. Sharpe, Winnipeg, Man.; N. L. Patterson, Toronto; Richard Southam, Toronto; W. A. Medland, Toronto; J. B. Ferguson, Toronto.

Officers:—Geo. B. Woods, President, Toronto; J. W. Scott, Listowel, Ont., First Vice-President, and Joseph Rosser, Toronto, Second Vice-President; George B. Woods, Managing Director, Toronto; Charles H. Fuller, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Continental Life Insurance Company.

2. *The legislative enactments* by which the powers; duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated October 26th, 1899, by Letters Patent (Ontario) under R.S.O. 1897, chap. 203, sec. 3; 1 Ed. VII., 1901, chap. 94 (Special Act, Ontario), amalgamating The Continental Life Insurance Company and The Farmers' and Traders' Life and Accident Assurance Company, Limited, as "The Continental Life Insurance Company"; 9th January, 1902, Order-in-Council, Ontario, authorizing the release of the Company's Provincial deposit under R.S.O. 1897, chap. 203, sec. 44. (See also Canada (1910) chap. 32.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,806, held by the Government of Canada.

CROWN LIFE INSURANCE COMPANY.

Register No. 5749.

Certificate of Registry No. 3279.

DIRECTORS AND OFFICERS.

Directors:—G. T. Somers, Toronto; J. Gowans Kent, Toronto; H. S. Strathy, Toronto; Herbert M. Mowat, K.C., Toronto; R. L. McCormack, Toronto; F. R. McD. Russell, Vancouver; Geo. H. Hees, Toronto; David Wood, Winnipeg; Jno. F. Ellis, Toronto; Geo. O. Somers, Toronto.

Officers:—G. T. Somers, President, Toronto; J. Gowans Kent, Vice-President, Toronto; H. M. Mowat, Vice-President, Toronto; William Wallace, Manager, Toronto; A. H. Selwyn Marks, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Crown Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 63-64 Vict., chap. 97, 1900 (Special Act); Canada (1910), chap. 32, The Insurance Act; 7-8 Edw. VII., chap. 99 (D), 1908. (See also The Ontario Insurance Act, R.S.O. 1914, chap. 183, and Act amending the same.)

3. *The members are related* as shareholders in incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$58,383, held by the Government of Canada.

THE HOME INSURANCE COMPANY.

Register No. 5690.

Certificate of Registry No. 3220.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of The Home Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1892, chap. 690, an Act relating to Insurance Corporations, constituting chapter 38 of the General Laws.

(As to Canada and Ontario see Canada (1910), chap. 32, and R.S.O., 1914, chap. 183.)

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock (\$3,000,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Automobile, Hail and Tornado Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$745,954, held by the Government of Canada.

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5674.

Certificate of Registry No. 3204.

DIRECTORS AND OFFICERS.

Directors:—John McClelland, Toronto; R. R. Scott, Winnipeg, Man.; H. J. Meiklejohn, Winnipeg; W. Sanford Evans, Ottawa; R. G. Macdonald, Brandon, Man.; Geo. N. Jackson, Winnipeg; Alex. Melville, Winnipeg; E. E. Sharpe, Winnipeg, Man.; Wm. Grayson, Moose Jaw, Sask.; D. E. Williams, Winnipeg; George Grisdale, Winnipeg; Chas. M. Simpson, Winnipeg.

Officers:—Robert R. Scott, President; Wm. Grayson, 1st Vice-President; D. E. Williams, 2nd Vice-President; H. J. Meiklejohn, Managing Director.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, William H. Burnett, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 2 Edw. VII. (Dom.), chap. 102, an Act to incorporate The Sovereign Life Assurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$51,347.

RAILWAY PASSENGERS ASSURANCE COMPANY.

Register No. 5654.

Certificate of Registry No. 3184.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, F. H. Russell, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Railway Passengers Assurance Consolidated Act, 1892, 55 Vict., chap. 8 (Imperial Act); Act to extend the objects and business of the Railway Passengers Assurance Company and for other purposes, 60 Vict., chap. 14 (Imperial Act); also the Companies' Act, 1862 (Imperial Act).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Guarantee, Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit, \$210,221 accepted at \$156,335.

MARYLAND CASUALTY COMPANY.

Register No. 5591.

Certificate of Registry No. 3121.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, Irving Wells Smith, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined limited or governed are the following: Act of the General Assembly of Maryland, amending charter, 1898, chap. 43; Act amending and extending powers, 1900, chap. 10; Act amending and extending powers, 1902, chap. 386.

3. *The members are related*, as shareholders, in an incorporated joint stock company, The capital stock (\$750,000) is fully paid and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March, 1917, to transact Accident, Sickness, Burglary, Guarantee, Plate Glass, Fly Wheel and Steam Boiler Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein, as follows: Deposit accepted at \$244,605.

STATE LIFE INSURANCE COMPANY.

Register No. 5593.

Certificate of Registry No. 3123.

DIRECTORS AND OFFICERS.

Directors:—Albert Sahm, Chas. F. Coffin, R. W. McBride, H. W. Bennett, H. McK. Landon, James I. Dissette, William C. Bobbs, W. J. Mooney, Frank D. Stalkner, Indianapolis, Indiana.

Officers:—H. W. Bennett, President; Charles F. Coffin, Vice-President.

1. Head Office, Indianapolis, Ind. Chief Agent and Attorney for Ontario, W. H. Hunter, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Indiana, 1899, chap. 23; 1903, chap. 27.

3. *The members are related* as members of a mutual company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$185,307, Also \$54,270 vested in Canadian Trustees under the Insurance Act.

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

Register No. 5581.

Certificate of Registry No. 3111.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, Sidney W. Band, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Maryland, 1896, chap. 52; 1898, chap. 188; 1900, chap. 52; 1902, chap. 86.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of members is limited to the amount of their respective subscriptions to the capital stock of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$258,308.

GERMAN AMERICAN INSURANCE COMPANY.

Register No. 5706.

Certificate of Registry No. 3236.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Joseph Murphy, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 466, 1853, an Act to provide for the incorporation of Fire Insurance Companies; New York, chap. 690, 1892, an Act in relation to Insurance Corporations.

3. *The members are related* as shareholders in an incorporated joint stock company, the capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March, 1917, to transact Fire and Tornado Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$359,817.

LIVERPOOL-MANITOBA ASSURANCE COMPANY.

Register No. 5679.

Certificate of Registry No. 3209.

Directors.—J. Gardner Thompson, Montreal; Thos. J. Drummond, Montreal; M. Chevalier, Montreal; Sir Alex. Lacoste, Montreal; W. M. Macpherson; John Emo, Montreal; A. G. Dent, Liverpool, England; J. C. Rimmer, Liverpool, England; Sir Frederick Williams-Taylor, Montreal; Lewis Laing, Montreal.

Officers.—J. Gardner Thompson, President and Managing Director, Montreal; Lewis Laing, Vice-President and Secretary.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, William H. Sherman, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 2 George V., chap. 114; Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows, \$45,500.

THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

Register No. 5689.

Certificate of Registry No. 3219.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Henry Newbolt Roberts, Toronto. Suits by or against the Company may be brought in the name of The Hartford Steam Boiler Inspection and Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: Act of the General Assembly of the State of Connecticut incorporating the Hartford Steam Boiler Inspection and Insurance Company, approved June 30th, 1866, and amendments thereto of July 27th, 1868, June 25th, 1874, February 13th, 1883, and April 12th, 1888; Canada (1910), chap. 32, The Insurance Act; The Ontario Insurance Act, R.S.O. 1914, c. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them; in this Company all shares are fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact the business of guaranteeing the Policy Contracts of The Boiler Inspection and Insurance Company of Canada.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$36,338.

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Register No. 5751.

Certificate of Registry No. 3281.

DIRECTORS AND OFFICERS.

Directors:—Elias Rogers, Toronto; R. Bickerdike, M.P., Montreal; H. C. Cox, G. A. Morrow, Dr. P. G. Goldsmith, Toronto; S. Burrows, Belleville; W. D. Robb, Montreal; Noel Marshall, Toronto; D. B. Hanna, Toronto; W. G. Morrow, Peterboro; A. McT. Campbell, Winnipeg, Man.; W. B. Meikle, Toronto; E. Willans, Toronto.

Officers:—H. C. Cox, President; Noel Marshall, Vice-President; E. Willans, General Manager; Frank W. Cox, Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the company may be brought in the name of The Imperial Guarantee and Accident Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Act of Incorporation; and The Insurance Act of Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Guarantee, Accident, Sickness, Automobile and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$99,414, held by the Receiver-General of Canada.

INTERNATIONAL FIDELITY INSURANCE COMPANY.

Register No. 5599.

Certificate of Registry No. 3129.

DIRECTORS AND OFFICERS.

Directors:—A. A. Altschuler, Douglas Alexander, Oscar R. Graham, Charles E. Turck, John A. Reid, New York.

Officers:—Alex. A. Altschuler, President and Managing Director; Clarence T. Johnson, Secretary, Jersey City.

1. Head Office of the Company, Jersey City, N.J. Chief Agent and Attorney for the Province of Ontario, Neil Sinclair, Toronto. Suits by or against the Company may be brought in the name of International Fidelity Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New Jersey, chap. 134, 1902. General Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Guarantee Insurance, restricted to employees of the Singer Sewing Machine Company.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$4,900, held by the Department of Finance.

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Register No. 5719.

Certificate of Registry No. 3249.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Thomas L. Armstrong, Toronto. Suits by or against the Company may be brought in the name of The Fidelity and Casualty Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1865, chap. 328; an Act to amend Chapter 463 of 1853, for the incorporation of Life and Health Insurance.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Burglary, Accident, Sickness, Steam Boiler and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$181,129, held by the Receiver-General of Canada.

THE CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

Register No. 5597.

Certificate of Registry No. 3127.

DIRECTORS AND OFFICERS.

Directors:—F. Norie-Miller, Perth, Scot.; Dr. W. A. Young, Toronto; C. Norie-Miller, New York; Thos. H. Hall, Toronto; J. A. Macintosh, Toronto.

Officers:—W. A. Young, M.D., President, Toronto; C. Norie-Miller, Vice-President, New York, N.Y.; John J. Durance, Manager and Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Canadian Casualty and Boiler Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights, and obligations of the Company are now declared, defined, limited, or governed are the following:—4 Edward VII, chap. 97 (O). See also Canada (1910), chap. 32, and R.S.O. 1914, chap. 183, the Ontario Insurance Act, and Act amending same.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Accident, Sickness and Steam Boiler Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$49,579, held by the Government of Canada.

THE DOMINION FIRE INSURANCE COMPANY.

Register No. 5585.

Certificate of Registry No. 3115.

DIRECTORS AND OFFICERS.

Directors:—Robert F. Massie, Toronto; Philip Pocock, London; Henry Brock, Toronto; R. S. Cassels, Toronto; Dr. Emile Ostiguy, Montreal; R. J. Hutchings, Calgary; Robt. Kelly, Vancouver; Thaddeus Walker, Walkerville; Neil W. Renwick, Toronto.

Officers:—Robert F. Massie, President and General Manager; Philip Pocock, Vice-President; Neil W. Renwick, Secretary.

1. Head Office, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 4 Edw. VII. (Dom.), chap. 73, an Act to incorporate The Dominion Fire Insurance Company; 7 Edw. VII., see amending Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance throughout Canada, and Hail restricted to the Province of Saskatchewan.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$70,531.

THE YORKSHIRE INSURANCE COMPANY (LIMITED).*

Register No. 5698.

Certificate of Registry No. 2228.

DIRECTORS AND OFFICERS.

Directors:—Hon. Charles J. Doherty, K.C.; G. M. Bosworth, Hon. Alphonse Racine, Alexander L. McLaurin.

Officers:—P. M. Wickham, Montreal, Manager for Canada.

1. Head Office, York, England. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto, Ont. Suits by or against the Company may be brought in the name of The Yorkshire Insurance Company, Limited.

* The Yorkshire Fire and Life Insurance Company (constituted by Deed of Settlement dated the 20th July, 1825, and by Supplemental Deeds of Settlement respectively dated 30th March, 1858, 28th March, 1871, and 26th April, 1892, and incorporated on 29th July, 1898) was on the 3rd June, 1908, reincorporated under the Companies Acts, 1862 to 1900, as a limited liability company with the name of the "Yorkshire Insurance Company, Limited," with new powers and a redivision of the existing Capital Stock.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, 1824; and was incorporated under the Joint Stock Companies Acts, 1862 to 1893, in 1898; reincorporated, 3rd June, 1908, with new powers, etc.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance, and was on the 18th day of May, 1908, authorized by license issued by the Dominion of Canada to transact in Canada, in addition to the business of Fire Insurance, Live Stock, Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$397,514, held by the Government of Canada.

THE MARINE INSURANCE COMPANY, LIMITED.

Register No. 5727.

Certificate of Registry No. 3257.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, George Baldwin Shaw, Toronto, Ont. Suits by or against the Company may be brought in the name of the Marine Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was formed in the year 1836 under the name of The Marine Insurance Company. The Company has now by virtue of its incorporation under the Companies' Acts, 1862-1880, power to sue and be sued in its corporate name.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact the business of Fire, Automobile and Inland Transportation Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine and Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of \$105,910, held by the Finance Department, Ottawa.

THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE
COMPANY, LIMITED.

Register No. 5731.

Certificate of Registry No. 3261.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto, Ont. Suits by or against the Company may be brought in the name of the National Provincial Plate Glass and General Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, dated 24th August, 1854, and registered under The Companies Act, 1862, as an unlimited company on the 8th November, 1862, and was incorporated under The Companies' Acts, 1862 to 1883, as a limited company on the 17th June, 1885; The Companies' (consolidation) Act, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$12,296, held by the Receiver-General of Canada.

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Register No. 5598.

Certificate of Registry No. 3128.

DIRECTORS AND OFFICERS.

Directors.—F. Norie-Miller, Perth, Scotland; H. E. Southam, New York; J. A. Macintosh, Toronto; C. Norie-Miller, New York; W. A. Young, M.D., Toronto; Thos. H. Hall, Toronto.

Officers.—W. A. Young, M.D., President; C. Norie-Miller, Vice-President; John J. Durance, Manager and Secretary.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of The General Accident Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Act of Incorporation; and The Insurance Act of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Accident and Sickness Insurance:

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada, as special security for the policyholders therein as follows: Deposit accepted at \$38,537, held by the Receiver-General of Canada.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Register No. 5633.

Certificate of Registry No. 3163.

1. Head Office, St. Paul, Minnesota. Chief Agent and Attorney for the Province of Ontario, George A. Sherritt, Toronto. Suits by or against the Company may be brought in the name of St. Paul Fire and Marine Insurance Company.

2. The Company was organized under a Special Charter granted by the Legislative Assembly of the Territory of Minnesota, 5th March, 1853.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of Territory of Minnesota, 1853; and Special Acts of the State of Minnesota amending the charter, 1865, 1869, 1872, 1878 and 1885.

4. The original corporate name of the Company was "St. Paul Mutual Insurance Company," which name was, by Special Act of the Legislature of Minnesota, 1865, changed to that of "St. Paul Fire and Marine Insurance Company."

5. *The members are related* as shareholders in an incorporated joint stock company, of which all shares have been paid up in full.

6. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1916, and expiring on 31st day of March, 1917, to transact Fire, Inland Transportation, Tornado and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

7. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$272,228, held by the Comptroller of Currency, Ottawa.

THE MONARCH LIFE ASSURANCE COMPANY.

Register No. 5730.

Certificate of Registry No. 3260.

DIRECTORS AND OFFICERS.

Directors:—J. T. Gordon, Winnipeg, Man.; Captain D. E. Sprague, Winnipeg, Man.; H. W. Echlin, C. E. Gordon, R. G. Ironside, all of Winnipeg, Man.; E. L. Taylor, K.C., Winnipeg, Man.; J. W. W. Stewart, Winnipeg, Man.; H. A. Mullins, Winnipeg, Man.; W. W. Matheson, Winnipeg, Man.

Officers:—J. T. Gordon, President, Winnipeg, Man.; E. L. Taylor, Vice-President, Winnipeg, Man.; J. W. W. Stewart, Manager, Winnipeg, Man.; J. A. Macfarlane, Secretary, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Herbert B. Dawson, Port Arthur, Ont. Suits by or against the Company may be brought in the name of The Monarch Life Assurance Company.

2. The Company was incorporated by Special Act of the Parliament of Canada, 4 Edward VII., Chapter 96, Royal Assent 18th July, 1904.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, limited or governed are the following: Act of Incorporation, 4 Edward VII., chapter 96 (D.), and the Acts therein referred to.

4. The members of the Corporation consist of (1) The shareholders. These are related as the holders of shares in any ordinary joint stock company, with a liability limited to the amount remaining unpaid on their shares. (2) The participating policyholders, respecting whom the Incorporating Act, 4 Edward VII., chapter 96, section 15, enacts as follows:—"15. All persons who are actual holders of policies from the Company for one thousand dollars or upward, whether such persons are shareholders of the Company or not, and who are by the terms of their policies entitled to participate in profits, and are referred to in this Act as holders of participating policies, shall be members of the Company and be entitled to attend and vote in person or by proxy at all general meetings of the Company; and every holder of a participating policy of the Company for a sum not less than one thousand dollars shall be entitled to one vote for each thousand dollars in his policy. (2) A husband or father holding a participating policy on his life for the benefit of his wife or children shall be deemed a member of the Company."

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$54,419.

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Register No. 5713.

Certificate of Registry No. 3243.

DIRECTORS AND OFFICERS.

Directors:—A. W. Damon, Chas. E. Galacar, F. Harris, Springfield; J. L. Pease, Chicopee, Mass.; M. S. Southworth, Homer L. Bosworth, W. D. Kinsman, W. A. Harris, Springfield, Mass.; Albert F. Dean, Chicago; E. G. Gaylord, Chicopee, Mass.

Officers:—A. W. Damon, President; Chas. E. Galacar, Vice-President; W. J. MacKay, Secretary, Springfield, Mass.

1. Head Office, Springfield, Mass. Chief Agent and Attorney for Ontario, Joseph Murphy, Toronto. Suits by or against the Company may be brought in the name of the Springfield Fire and Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of Massachusetts, 1849, chap. 135; 1859, chap. 11; 1866, chap. 35; 1907, chap. 576; and Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them, the whole amount of the shares being, however (pursuant to the laws of the State), fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$397,395.

PACIFIC COAST FIRE INSURANCE COMPANY.

Register No. 5735.

Certificate of Registry No. 3265.

DIRECTORS AND OFFICERS.

Directors:—David H. Wilson, M.D., Vancouver; E. H. Crandell, Calgary, Alta.; J. W. Horne, W. H. Malkin, J. B. Mathers, Vancouver; Hon. R. McBride, London, Eng.; R. P. McLennan, Vancouver; C. Spencer, Vancouver; T. W. Greer, Vancouver; G. Martin, Vancouver; Jonathan Rogers, Vancouver.

Officers:—David H. Wilson, M.D., President, Vancouver, B.C.; J. B. Mathers and W. H. Malkin, Vice-Presidents, Vancouver, B.C.; F. H. Godfrey, Secretary, Vancouver, B.C.; T. W. Greer, Managing Director, Vancouver, B.C.

1. Head Office, Vancouver, B.C. Chief Agent and Attorney for Ontario, Thomas Leonard Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Pacific Coast Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: Special Act of Canada, chap. 143, 1908; 1910, The Insurance Act, chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, a deposit accepted at \$47,416.

PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Register No. 5694.

Certificate of Registry No. 3224.

1. Head Office, Newark, N.J. Chief Agent and Attorney for Ontario, Thomas J. Stewart, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New Jersey, 1873, 1875, 1877; 1902, General Insurance Act; Dominion of Canada (1910) chap. 32, The Insurance Act.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured who constitute the members. Every person effecting an insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$3,812,621, held by the Receiver-General of Canada.

PROTECTIVE ASSOCIATION OF CANADA.

Register No. 5641.

Certificate of Registry No. 3171.

DIRECTORS AND OFFICERS.

Directors:—J. T. Farish, Winston-Salem, N.C.; Nelson Mitchell, E. E. Gleason, D. K. Cowley, M.D., W. D. Bradford, C. S. B. Halpin, Granby, Que.; Geo. H. Sherwood, Cardinal, Ont.

Officers:—J. T. Farish, President; Nelson Mitchell, Vice-President; E. E. Gleason, Secretary and General Manager.

1. Head Office of the Company, Granby, Que. Chief Agent and Attorney for the Province of Ontario, Wilbur E. Kerr, Toronto. Suits by or against the Company may be brought in the name of Protective Association of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of Parliament of Canada, 6-7 Edw. VII., 1907, c. 118 (D.); Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Accident and Sickness Insurance, restricted to members of the Masonic order within Canada and limited in amount as provided in the Association's Act of incorporation.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policyholders therein as follows: Deposit accepted at the value of \$18,278, held by the Department of Finance.

ACADIA FIRE INSURANCE COMPANY.

Register No. 5614.

Certificate of Registry No. 3144.

DIRECTORS AND OFFICERS.

Directors:—C. C. Blackadar, A. E. Jones, W. M. P. Webster, Halifax, N.S.; Chas. H. Mitchell, Geo. R. Hart, Halifax, N.S.; R. MacD. Paterson, Montreal, Que.; J. B. Paterson, Montreal, Que.

Officers:—C. C. Blackadar, President, Halifax, N.S.; A. E. Jones, Vice-President, Halifax, N.S.; R. K. Elliott, Secretary-Treasurer, Halifax, N.S.

1. Head Office, Halifax, N.S. Chief Agent and Attorney for Ontario, Harold M. Sampson, Toronto. Suits by or against the Company may be brought in the name of Acadia Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Nova Scotia, Special Act to amend and consolidate the Acts relating to The Acadia Fire Insurance Company, A.D. 1906. See also Canada (1910), chap. 32, and R.S.O. 1914, chap. 183, and Act amending same.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$55,841, held by the Government of Canada.

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF
CANADA.

Register No. 5580.

Certificate of Registry No. 3110.

DIRECTORS AND OFFICERS.

Directors.—Alfred Wright, Toronto; Albert E. Blogg, Toronto; Colin E. Sword, Montreal; George C. Howie, New York City.

Officers.—Alfred Wright, President; Alex. MacLean, Manager and Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of the London and Lancashire Guarantee and Accident Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, Special Act to incorporate the London and Lancashire Guarantee and Accident Company of Canada, Royal assent 10th April, 1908; also Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Guarantee, Accident, Sickness, Automobile and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$84,439.

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

Register No. 5743.

Certificate of Registry No. 3273.

CANADIAN DIRECTORS.

Officers:—Peleg Howland, Chairman, Canadian Advisory Board, Toronto; Thomas H. Hall, Manager for Canada, Toronto.

1. Head Office, Perth, Scotland. Chief Agent and Attorney for Ontario, Thomas H. Hall, Toronto. Suits by or against the Company may be brought in the name of the General Accident Fire and Life Assurance Corporation, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Great Britain and Ireland, The Companies' Acts, 1862-1890. See also Canada (1910), chap. 32, and R.S.O., 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of shareholders is limited to the amount of capital stock held by them respectively.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$282,019.

GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

Register No. 5616.

Certificate of Registry No. 3146.

DIRECTORS AND OFFICERS.

Directors:—Robert Ness, Howick, Que.; A. Frigon, Montreal; R. A. Leduc, Montreal; A. Champagne, Montreal; L. P. Berard, Montreal; L. A. Lavallée, K.C., Montreal; N. Rochon, Montreal.

Officers:—Robert Ness, President, Howick, Que.; L. A. Lavallée, K.C., Vice-President, Montreal; R. A. Leduc, Managing Director, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, A. I. Telmosse, Ottawa. Suits by or against the Company may be brought in the name of the General Animals Insurance Company of Canada.

2. *Company, how constituted or incorporated.*—The Company was incorporated by Special Act of Parliament of Canada, 6-7 Edward VII., chap. 87, assented to on the twenty-seventh day of April, 1907.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, The Insurance Act, 1910, and the Act of Incorporation, 6-7 Edward VII., chap. 87.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Live Stock Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$22,164, held by the Treasury Department, Ottawa.

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Register No. 5632,

Certificate of Registry No. 3162.

1. Head Office, Hartford, Connecticut. Chief Agent and Attorney for Ontario, Charles C. Hall, Toronto, Ontario. Suits by or against the Company may be brought in the name of the National Fire Insurance Company of Hartford.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Connecticut, 4th June, 1869; Private Acts, 19th March, 1907; amending Charter (as to Canada and Ontario see Canada (1910), chap. 32, and R.S.O., 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated stock company. There is no liability of members as the Capital Stock (\$1,000,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$547,456, held by the Government of Canada.

NORTH EMPIRE FIRE INSURANCE COMPANY.

Register No. 5621.

Certificate of Registry No. 3151.

DIRECTORS AND OFFICERS.

Directors:—M. Long, F. W. Drewry, Colin Inkster, D. L. Mather, J. D. McArthur, J. A. Thompson, all of Winnipeg, Man.; W. M. Fisher, Winnipeg, Man.; F. E. Kenaston, Winnipeg, Man.; C. A. Adamson, J. E. Adamson, Winnipeg, Man.

Officers.—J. A. Thompson, President, Winnipeg, Man.; M. Long, Vice-President, Winnipeg, Man.; W. M. Fisher, Vice-President, Winnipeg, and Geo. C. Johnson, Manager, Winnipeg, Man.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Gilbert S. Percy, Toronto, Ont. Suits by or against the Company may be brought in the name of The North Empire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, limited or governed are the following: Act of Incorporation, 7-8 Edward VII., chap. 136 (D.), and the Acts therein referred to.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$50,582.

CANADA WEATHER INSURANCE COMPANY.

Register No. 5681.

Certificate of Registry No. 3211.

DIRECTORS AND OFFICERS.

Directors.—A. B. Welford, Woodstock, Ont.; Angus McKay, Ingersoll, Ont.; Frederick Millman, Woodstock, Ont.; James E. Ferguson, Ingersoll; W. S. Hudson, Preston, Ont.

Officers.—Angus McKay, President, Ingersoll, Ont.; Frederick Millman, Vice-President, Woodstock, Ont.; Frederick B. Welford, Manager and Secretary, Toronto.

1. Head Office, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 7-8 Edw. VII (Dom.), chap. 91, an Act to incorporate The Canada Weather Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to effect contracts of Insurance against "injury to property caused by cyclones, tornadoes, windstorms, frost or hail, except in respect to property in transit on water."

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$19,599.

CHARTERED TRUST AND EXECUTOR COMPANY (FORMERLY THE TITLE AND TRUST COMPANY).

Register No. 5775.

Certificate of Registry No. 3305.

DIRECTORS AND OFFICERS.

Directors:—E. F. B. Johnston, K.C., Hon. W. A. Charlton, Noel Marshall, W. J. Gage, Geo. H. Hees, W. K. George, W. R. Hobbs, Jas. B. Tudhope, Jacob Kohler, Allan McPherson, R. Wade, D. B. Hanna, John J. Gibson.

Officers:—E. F. B. Johnston, K.C., President, Toronto; Hon. W. A. Charlton, Vice-President, Toronto; J. J. Gibson, Managing Director, Toronto.

1. Head Office, Toronto, Ontario.
2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: 4-5 Edw. VII. (Dom.), chap. 162, an Act to incorporate The Title and Trust Company. 5 Geo. V., chap. 70, D., 1915.
3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held.
4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Title Insurance, as defined in the Company's Act of Incorporation.
5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$64,895.

THE ROYAL GUARDIANS.

Register No. 5752.

Certificate of Registry No. 3282.

DIRECTORS AND OFFICERS.

Directors:—A. T. Patterson and John Hyde, Montreal; O. W. G. Dettmers, Montreal, Que.; Ed. C. Lalonde, Longueuil, Que.; W. G. Butler, Montreal; C. P. Wood, Westmount, Que.; P. N. Tessier, Quebec, Que.; D. J. Hoerner, Montreal; Jno. McDonald, Montreal.

Officers:—P. N. Tessier, President; D. J. Hoerner, Vice-President; A. T. Patterson, Manager and Secretary.

1. Head Office of the Corporation, Montreal. Chief Agent and Attorney for Ontario, Herbert Wright West, Hamilton. Suits by or against the Corporation may be brought in the name of the Royal Guardians.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, Special Act, 9-10 Edward VII., chap. 158 (1910), Act respecting The Royal Guardians.

3. The liability of the members is defined in the Act of Incorporation.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$84,319, held by the Government of Canada.

THE TRAVELLERS' LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5594.

Certificate of Registry No. 3124.

DIRECTORS AND OFFICERS.

Directors:—Hon. George P. Graham, M.P., Brockville; Jas. W. Pyke, Montreal; H. W. Richardson, Kingston; J. N. Greenshields, K.C., Montreal; J. W. McConnell, Montreal; Lorne C. Webster, Montreal; N. Curry, Montreal; Hon. A. K. Maclean, Halifax, N.S.; C. G. Pennock, Vancouver, B.C.; J. F. Cairns, Saskatoon, Sask.; Wm. Lyall, Montreal; Paul J. Myler, Hamilton, Ont.; D. O. L'Esperance, Quebec, Que.; C. R. Whitehead, Three Rivers, Que.; J. Ambrose O'Brien, Montreal, Que.

Officers:—Hon. George P. Graham, President; Jas. W. Pyke and Lorne C. Webster, Vice-Presidents; Arthur P. Earle, Secretary, Montreal.

1. Head Office of the Company, Montreal. Chief Agent and Attorney for Ontario, A. H. Beaton, Toronto. Suits by or against the Company may be brought in the name of The Travellers' Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, Special Act, 7-8 Edward VII., Chapter 165 (1906), An Act to Incorporate The Travellers' Life Assurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$48,726, held by Insurance Branch, Finance Department, Ottawa.

UNDERWRITERS AT AMERICAN LLOYDS.

Register No. 5625.

Certificate of Registry No. 3155.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Herbert Begg, Toronto. Suits by or against the Company may be brought in the name of Underwriters at American Lloyds.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, chap. 638 (1910), Lloyds and Inter-Insurance General Act.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

4. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$67,582, held by the Receiver-General.

SCOTTISH WIDOWS' FUND AND LIFE ASSURANCE SOCIETY.

Register No. 5697.

Certificate of Registry No. 3227.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Dyce Willcocks Saunders, Toronto. Suits by or against the Society may be brought in the name of the Scottish Widows' Fund and Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Parliament of the United Kingdom, 24-25 Victoria, chap. 85 (1861) and the Acts for the following years: 1882, 1883, 1891 and 1900.

3. *The members are related* as members of a mutual Company, to whom belong the whole funds of the Society, and the liability of the members is limited to the contributions conditioned to be paid by them in respect of the assurances effected with the Society as defined by the Society's Acts of Parliament.

4. The Society is registered in the Province of Ontario for the purpose of Investment of its Surplus Funds.

LIFE ASSOCIATION OF SCOTLAND.

Register No. 5586.

Certificate of Registry No. 3116.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Seymour Bennett O'Hara, Toronto, Ont. Suits by or against the Company may be brought in the name of the Life Association of Scotland.

2. The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act (1910), chap. 32.

3. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$137,773.

NATIONAL SURETY COMPANY.

Register No. 5732.

Certificate of Registry No. 3262.

1. Head Office, New York City, N.Y. Chief Agent and Attorney for Ontario, Le Grand Reed, Toronto. Suits may be brought by or against the Company in the name of the National Surety Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 690, Laws of 1892, An Act in relation to Insurance Corporations, constituting chap. No. 38 of the General Laws, chap. 33, Laws of 1909, an Act in relation to Insurance Corporations, constituting chap. 28 of the Consolidated Laws.

3. *The members are related* to each other as shareholders in an incorporated joint stock company, and the liability of the members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$53,181, held by the Receiver-General of Canada.

THE HUDSON BAY INSURANCE COMPANY.

Register No. 5622.

Certificate of Registry No. 3152.

DIRECTORS AND OFFICERS.

Directors.—Wm. Mackay, Montreal; Fred. W. Walker, Vancouver, B.C.; J. H. Labelle, Montreal; George Chappell, Liverpool, Eng.; W. H. Barker, Vancouver; Geo. Fraser, Montreal; P. R. Gault, Montreal; D. G. Marshall, Vancouver; Percy J. Quinn, Toronto; Alfred St. Cyr, Montreal; Geo. Trorey, Vancouver.

Officers.—William Mackay, President, Montreal; Fred. W. Walker, Vice-President, Vancouver; J. H. Labelle, Managing Director, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Percy J. Quinn, Toronto. Suits by or against the Company may be brought in the name of The Hudson Bay Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of the Parliament of Canada, being chap. 110 (1910), An Act respecting The Hudson Bay Insurance Company, and chap. 32 (1910), The Dominion Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917 to transact Fire and Hail Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$54,474, held by the Government of Canada.

FACTORIES INSURANCE COMPANY.

Register No. 5742.

Certificate of Registry No. 3272.

DIRECTORS AND OFFICERS.

Directors:—C. R. Clapp, Toronto; Fergus Murphy, K.C., Quebec, Que.; Ernest Roy, Quebec; B. L. Anderson, Toronto; Atwell Fleming, Toronto; W. D. Boyce, St. Thomas.

Officers:—C. R. Clapp, President; B. L. Anderson, Vice-President, Toronto; R. J. Mahony, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Factories Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Lower Canada, chap. 68, Consolidated Statutes (1860); chap. 70 of the Statutes of Quebec (1905), as amended by chap. 119 of the Statutes of Quebec (1909); the Quebec Insurance Act, chap. 69 (1908); Canada, 9-10 Edward VII., chap. 128.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,602, held by the Department of Insurance, Ottawa.

THE CONTINENTAL INSURANCE COMPANY OF NEW YORK, N.Y.

Register No. 5688.

Certificate of Registry No. 3218.

1. Head Office, New York City. Chief Agent and Attorney in Ontario, Arthur R. Stell, Toronto. Suits by or against the Company may be brought in the name of The Continental Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, An Act of the Legislature of the State of New York, passed April 10th, 1849; and re-incorporated as of October 7th, 1910, under Chapter 33, laws of 1910, New York State, known as "An Act in relation to insurance Corporations, constituting chapter 28 of the consolidated laws," known as the Insurance Law.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$230,311, held by the Receiver-General of Canada.

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE.

(Union Fire Insurance Company.)

Register No. 5733.

Certificate of Registry No. 3263.

1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto. Suits by or against the Company may be brought in the name of L'Union Compagnie D'Assurances Contre L'Incendie.

2. The Company was organized under Articles of Association dated Paris (France), the 30th September, 1st and 2nd of October, 1828, for a term of 50 years, and the term was extended by a Deed dated the 5th of May, 1876, for a further term of 99 years from the 1st January, 1877.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$134,148, held by the Government of Canada.

PROVINCIAL INSURANCE COMPANY, LIMITED.

Register No. 5666.

Certificate of Registry No. 3196.

1. Head Office, Bolton, County of Lancaster, England. Chief Agent and Attorney for Ontario, Willis Faber and Company, of Ontario, Limited, Toronto. Suits by or against the Company may be brought in the name of the Provincial Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, The Companies' Act, 25-26 Victoria, chap. 89 (1862); with amendments to 63-64 Victoria, chap. 48 (1900); 8 Edward VII., chap. 69 (1908), An Act to Consolidate the Companies' Act and Acts amending it.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact **Fire Insurance**.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$87,087, held by the Dominion Government.

THE CANADA NATIONAL FIRE INSURANCE COMPANY.

Register No. 5653.

Certificate of Registry No. 3183.

DIRECTORS AND OFFICERS.

Directors:—Capt. William Robinson, Winnipeg; Franklin H. Alexander, Winnipeg; William T. Alexander, Winnipeg; Daniel E. Sprague, Winnipeg; E. F. Hutchings, Winnipeg; E. D. Martin, Winnipeg; E. L. Taylor, K.C., Winnipeg; S. D. Lazier, Winnipeg; F. N. Darke, Regina, Sask.; Andrew Gray, Victoria, B.C.; Jonathan Rogers, Vancouver, B.C.; E. S. Popham, M.D., Winnipeg.

Officers:—Capt. William Robinson, President; F. H. Alexander, Vice-President; E. D. Martin, Vice-President; Daniel E. Sprague, Vice-President; William T. Alexander, Managing Director, Winnipeg, Man.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Cecil E. Corbold, Toronto. Suits by or against the Company may be brought in the name of The Canada National Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, Special Act, chap. 60, 8-9 Edward VII., 1909; 1 George V., 1910-11.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,250, held by the Superintendent of Insurance, Ottawa.

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH,
PENNSYLVANIA.

Register No. 5665.

Certificate of Registry No. 3195.

1. Head Office, Pittsburgh, Penn. Chief Agent and Attorney for Ontario, W. A. Suckling, Toronto. Suits by or against the Company may be brought in the name of the National Union Fire Insurance Company of Pittsburgh.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated under the laws of the State of Pennsylvania in 1901; Canada, 9-10 Edward VII., chap. 32, The Insurance Act, R.S.O., 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$187,538, held by the Government of Canada.

THE GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

Register No. 5648.

Certificate of Registry No. 3178.

DIRECTORS AND OFFICERS.

Directors:—K. W. Blackwell, Montreal; D. Forbes Angus, Montreal; H. M. Lambert, Montreal; Hon. A. W. Atwater, K.C., Montreal; Hon. Evelyn Hubbard, London, England; F. W. Molson, Montreal; Geo. W. Reynolds, London, Eng.; A. G. Sweet, London, Eng.; F. L. Wanklyn, Montreal.

Officers:—K. W. Blackwell, President; D. Forbes Angus, Vice-President; H. M. Lambert, Managing Director; John Good, Secretary.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, Toronto. Suits by or against the Company may be brought in the name of The Guardian Accident and Guarantee Company.

2. Company, how constituted or incorporated.—The Company was incorporated by Special Act of Parliament of Canada, 1 Geo. V., chap. 86, assented to on 4th April, 1911.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited, or governed, are the following:—Canada, The Insurance Act, 1910, and the Act of Incorporation, 1 Geo. V., chap. 86.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Accident, Sickness, Guarantee, Burglary, and Plate Glass Insurance.

6. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows:—Deposit accepted at the value of \$119,904, held by the Receiver-General of Canada.

THE SECURITY LIFE INSURANCE COMPANY OF CANADA.

Register No. 5770.

Certificate of Registry No. 3300.

DIRECTORS AND OFFICERS.

Directors:—J. O. McCarthy, Toronto; R. J. Wilson, M.D., Toronto; Victor Morin, Montreal, Que.; W. W. Hiltz, Toronto; W. O. McTaggart, Toronto; J. P. Laporte, M.D., Montreal, Que.; W. H. Elliott, B.A., Toronto; Duncan McLaren, Toronto; Jas. McLenaghan, Toronto.

Officers:—J. O. McCarthy, President; R. J. Wilson, M.D., Vice-President; T. Mervin Costigan, Secretary, Toronto.

1. Head Office of the Company, Toronto. Suits by or against the Company may be brought in the name of The Security Life Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following:—Special Act of the Parliament of Canada, 6-7 Edw. VII., chap. 120 (1907); 8-9 Edw. VII., chap. 123 (1909); 1910, The Insurance Act, chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$49,395, held by the Dominion Government.

UNION ASSURANCE SOCIETY, LIMITED.

Register No. 5755.

Certificate of Registry No. 3285.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Martin N. Merry. Suits by or against the Company may be brought in the name of The Union Assurance Society, Limited.

2. *The legislative enactments* by which the duties, rights and obligations of the Company are now declared, defined or governed, are as follows:—

The Companies' Act, 1862 to 1900 (Imperial); 8 Edward VII., chap. 69, Companies' Consolidation Act, 1908 (Imperial); 9 Edward VII., chap. 49, Assurance Companies' Act (Imperial); Canada, 1910, chap. 32, The Insurance Act.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Inland Transportation Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$438,777, held by the Government of Canada.

CAPITAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5671.

Certificate of Registry No. 3201.

DIRECTORS AND OFFICERS.

Directors:—R. P. Gough, Toronto; M. J. O'Brien, Renfrew, Ont.; Dr. N. A. Dussault, Quebec, P.Q.; A. E. Corrigan, Ottawa, Ont.; C. A. McCool, Ottawa, Ont.; W. H. McAuliffe, Ottawa, Ont.; L. N. Poulin, Ottawa, Ont.; J. A. McMillan, Alexandria, Ont.; K. J. Lyons, Ottawa, Ont.; A. A. Fournier, Ottawa; Hugh Doheny, Montreal; L. T. Martin, Renfrew.

Officers:—M. J. O'Brien, President; L. N. Poulin, Vice-President; K. J. Lyons, Vice-President; A. E. Corrigan, Managing Director; M. D. Grant, Secretary.

1. Head Office, Ottawa, Ont. Suits by or against the Company may be brought in the name of the Capital Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:—Parliament of Canada, Special Act, 1-2 George V., chap. 62, Canada, chap. 32, The Insurance Act.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,178, held by the Receiver-General.

GRESHAM LIFE ASSURANCE SOCIETY, LIMITED.

Register No. 5676.

Certificate of Registry No. 3206.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, James Leith Ross, Toronto. Suits by or against the Company may be brought in the name of the Gresham Life Assurance Society, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: The Company was registered as a company with unlimited liability in 1862, under the Companies' Act, United Kingdom, 25-26, Victoria, Chap. 89 (1862), and in 1893 it was registered as a company with limited liability; Dominion of Canada (1910), Chap. 32, the Insurance Act.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$79,800, held by the Treasury Board, Ottawa.

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Register No. 5711.

Certificate of Registry No. 3241.

1. Head Office, Providence, R.I. Chief Agent and Attorney for Ontario, Henry Stanley Sweatman, Toronto. Suits by or against the Company may be brought in the name of the Providence Washington Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of the State of Rhode Island, Charter (1820), incorporating into one company the Providence Insurance Company and Washington Insurance Company with Amendments, 1872, 1875, 1899 and 1902 thereto, evidence of same being filed with the Secretary of State, Canada (1910), chap. 32; R.S.O., 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of \$190,766, held by the Insurance Department, Ottawa.

THE NORTH WEST FIRE INSURANCE COMPANY.

Register No. 5759.

Certificate of Registry No. 3289.

DIRECTORS AND OFFICERS.

Directors:—George R. Crowe, Winnipeg; D. E. Sprague, Winnipeg; J. S. Hough, Winnipeg; George F. Galt, Winnipeg; Thomas Bruce, Winnipeg; G. V. Hastings, Winnipeg.

Officers:—George R. Crowe, President; D. E. Sprague, Vice-President; Thomas L. Morrissey, General Manager, Montreal.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, , Toronto. Suits by or against the Company may be brought in the name of The North West Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Manitoba Special Act. An Act to consolidate and amend the Acts respecting "The North West Fire Insurance Company" (1904), chap. 79; Canada Insurance Act (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$48,824, held by Department of Insurance, Ottawa.

BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

Register No. 5615.

Certificate of Registry No. 3145.

DIRECTORS AND OFFICERS.

Directors:—Edward Brown, Winnipeg; Sir D. Cameron, Winnipeg; F. K. Foster, Winnipeg; D. E. Williams, Winnipeg; C. W. L. Kennedy, Winnipeg; P. C. McIntyre, Winnipeg; A. C. Flumenfeldt, Victoria, B.C.; James Balfour, Regina, Sask.; T. J. S. Skinner, Calgary, Alta.; Thos. L. Wood, Brantford; Joseph Stauffer, Galt, Ont.; E. E. Hall, Winnipeg; W. T. Devlin, Winnipeg; F. Carter-Cotton, Vancouver, B.C.

Officers:—Hon. Edward Brown, President; E. E. Hall, Vice-President; F. K. Foster, Managing Director.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Arthur F. Sprott, Toronto. Suits by or against the Company may be brought in the name of the British Northwestern Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: Special Act of Parliament of Canada, 9-10 Edward VII., chap. 70, 1910; Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,250, held by the Dominion Government.

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Register No. 5723.

Certificate of Registry No. 3253.

1. Head Office, Philadelphia, Pennsylvania. Chief Agent and Attorney for Ontario, Thomas Leonard Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Insurance Company of the State of Pennsylvania.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Incorporated under laws of the State of Pennsylvania, 1794; State of Pennsylvania (1909), An Act authorizing the merger and consolidation of certain Corporations; Canada (1910), chapter 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$117,172, held by the Receiver-General.

TRAVELERS' INDEMNITY COMPANY.

Register No. 5607.

Certificate of Registry No. 3137.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Henry A. Laurence, Toronto. Suits by or against the Company may be brought in the name of the Travelers' Indemnity Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of State of Connecticut (1903), Special Act, 1905 and 1907, Special Acts; Canada Insurance Act, 1910, chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is as defined in the charter of applicant and the general law governing stockholders in joint stock companies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$119,363, held by Comptroller of Currency of Dominion of Canada.

PALATINE INSURANCE COMPANY, LIMITED.

Register No. 7336.

Certificate of Registry No. 3266.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, George Ross Hargraft, Toronto. Suits by or against the Company may be brought in the name of the Palatine Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 25-26 Victoria, chap. 89, The Companies' Act (1862); and amendments to 1898. Parliament of Canada, 9-10 Edward VII., chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$227,832, held by the Receiver-General of Canada, Ottawa.

WESTCHESTER FIRE INSURANCE COMPANY.

Register No. 5670.

Certificate of Registry No. 3200.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, John McVittie, Toronto. Suits by or against the Company may be brought in the name of the Westchester Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, Special Act entitled "An Act to Incorporate the Westchester County Mutual Insurance Company," 1837, 1857 (Chap. 76); 1867 (Chap. 286); General 1853, Chap. 446, Sec. 18: as amended by Sec. 2, Chap. 369, 1854; as amended by Sec. 4, Chap. 367 of 1862, 1870, Chap. 476. Special Act, 1883, also 1892, Chap. 690, known as the Insurance Laws. Canada, The Insurance Act (1910), Chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Hail Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$160,903, held by the Receiver-General, Ottawa.

CANADIAN SURETY COMPANY.

Register No. 5715.

Certificate of Registry No. 3245.

Directors.—F. W. Lafrentz, New York; Hon. J. J. Foy, Toronto; W. H. Hall, Toronto; T. Bradshaw, Toronto; R. R. Brown, New York; George Burn, Ottawa; Richard Deming, New York; John B. Laidlaw, Toronto; Henry C. Willcox, New York.

Officers.—F. W. Lafrentz, President; Hon. J. J. Foy, K.C., M.P.P., Vice-President; W. H. Hall, General Manager; W. H. Burgess, Secretary.

1. Head Office of the Company, Toronto, Ont. Suits by or against the Company may be brought in the name of the Canadian Surety Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1-2 George V., chap. 60, also Canada Insurance Act, chap. 32 (1910).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$48,217, held by the Receiver-General of Canada.

MUTUAL LIFE AND CITIZENS' ASSURANCE COMPANY, LIMITED.

Register No. 5592.

Certificate of Registry No. 3122.

1. Head Office, Sydney, State of New South Wales, Australia. Chief Agent and Attorney for Ontario, the Royal Trust Company. Suits by or against the Company may be brought in the name of the Mutual Life and Citizens' Assurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New South Wales, 37 Victoria, No. 19 (1874). The Companies' Act, amended by No. 40 (1899); No. 47 (1900); No. 22 (1906); No. 49 (1902). Special Resolution, 1907. Canada Insurance Act, chap. 32, 1910.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Assurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$102,200, held by the Dominion of Canada.

NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

Register No. 5595.

Certificate of Registry No. 3125.

DIRECTORS AND OFFICERS.

Directors.—D. K. Ridout, Toronto; A. E. Dymont, Toronto; C. F. Dale, Montreal; W. Parkyn Murray, Toronto; W. T. Bradshaw, Toronto; W. D. E. Strickland, Toronto; Rufus C. Holden, Montreal; Gerald W. Birks, Montreal; J. J. Meagher, Montreal; F. W. Baillie, Toronto; J. D. Montgomery, Toronto; W. S. Dresser, Sherbrooke.

Officers.—D. K. Ridout, President, Toronto; A. E. Dymont and Rufus C. Holden, Vice-Presidents, Toronto and Montreal; C. F. Dale, Managing Director, Montreal; Howard E. Ridout, Assistant Manager, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the North American Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Incorporated by Letters Patent of the Province of Ontario, 12th December, 1912, under the Ontario Insurance Act. March 12th, 1913, Order-in-Council authorizing the release of the Company's deposit under the Ontario Insurance Act; Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$55,158, held by the Receiver-General.

LA SAUVEGARDE LIFE INSURANCE COMPANY.

Register No. 5620.

Certificate of Registry No. 3150.

DIRECTORS AND OFFICERS.

Directors.—G. N. Ducharme, Montreal; Hon. J. A. Ouimet, Montreal; Hon. F. L. Beique, Montreal; P. Bonhomme, Montreal; Hon. R. Dandurand, K.C., Montreal; Hon. N. Perodeau, M.P., Montreal; M. H. Laporte, Montreal; Hon. N. A. Belcourt, Ottawa; M. E. P. Lachapell, M.D., Montreal; M. S. Bienvenu, Montreal.

Officers.—G. N. Ducharme, President, Montreal; Hon. J. A. Ouimet, 1st Vice-President, Montreal; Hon. F. L. Beique, 2nd Vice-President, Montreal; P. Bonhomme, Managing Director, Montreal; J. E. Gilinas, Secretary, Montreal.

1. Head Office, Montreal, Province of Quebec Chief Agent and Attorney for Ontario. Napoleon Antaine Belcourt, K.C., P.C., Ottawa, Ont. Suits may be brought by or against the Company in the name of La Sauvegarde Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Province of Quebec, Special Act (1903), chap. 95. Dominion of Canada, 1-2 George V. (1911), chap. 139, Canada (1910), chap. 32, the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policyholders in Canada as follows: Deposit accepted at the value of \$47,937, held by Receiver-General of Canada.

NIAGARA FIRE INSURANCE COMPANY.

Register No. 5708.

Certificate of Registry No. 3238.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Robert W. Love, Toronto. Suits by or against the Company may be brought in the name of the Niagara Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of New York, 1849, General. An Act entitled "An Act to provide for the Incorporation of Insurance Companies." Dominion of Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company; the capital stock has been fully paid in by the shareholders and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Tornado and Automobile Insurance (including damage to automobiles in transit by rail).

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$179,595, held by the Receiver-General, Ottawa.

FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY.

Register No. 5652.

Certificate of Registry No. 3182.

1. Head Office, Newark, New Jersey. Chief Agent and Attorney for Ontario, Edward J. B. Dobie, Port Arthur, Ont. Suits may be brought by or against the Company in the name of the Firemen's Insurance Company of Newark, New Jersey.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Acts of the State of New Jersey, 1857, 1863, 1874, 1875 and 1887, chap. 18. Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$87,044, held by the Treasury Board of the Dominion of Canada.

LOYAL PROTECTIVE INSURANCE COMPANY.

Register No. 5617.

Certificate of Registry No. 3147.

1. Head Office. Boston, Massachusetts. Chief Agent and Attorney for Ontario, Henry W. Davis, Toronto, Ont. Suits by or against the Company may be brought in the name of the Loyal Protective Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated on 19th July, 1909, under the laws of the Commonwealth of Massachusetts, chap. 576, Acts 1907 with amendments. Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members as the Capital Stock (\$100,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$32,662, held by the Receiver-General of Canada.

NORTHWESTERN NATIONAL INSURANCE COMPANY.

Of Milwaukee, Wisconsin.

Register No. 5602.

Certificate of Registry No. 3132.

1. Head Office, Milwaukee, Wis. Chief Agent and Attorney for Ontario, Robert F. Massie, Toronto. Suits by or against the Company may be brought in the name of the Northwestern National Insurance Company, of Milwaukee, Wisconsin.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of Wisconsin Special Act, chap. 63, 1869; General Statutes, 1898; Section 1945c, amended by chap. 106, Statutes, 1909. Canada Insurance Act, chap. 32, 1910.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Tornado and Hail Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$92,325, held by the Department of Finance.

THE RIDGLEY PROTECTIVE ASSOCIATION.

Register No. 5604.

Certificate of Registry No. 3134.

1. Head Office, Worcester, Massachusetts. Chief Agent and Attorney for Ontario, James E. Scott, Toronto. Suits by or against the Company may be brought in the name of The Ridgley Protective Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated on 10th May, 1894, under the laws of the Commonwealth of Massachusetts, chap. 429, Acts 1888; chap. 576, Acts 1907, with amendments 1912 and 1913. Dominion of Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$23,598, held by the Receiver-General of Canada.

GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

Register No. 5769.

Certificate of Registry No. 3296.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Ernest L. McLean, Toronto. Suits by or against the Company may be brought in the name of the Globe and Rutgers Fire Insurance Company.

2. The Company was organized by merger between the Globe Fire Insurance Company and the Rutgers Fire Insurance Company 9th February, 1899.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined or governed are the following: New York, 1853, an Act to provide for the Incorporation of Insurance Companies. 1892, An Act in relation to Insurance Corporations and amendments. Canada, 1910, chap. 32, The Insurance Act.

4. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock is fully paid up.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Explosion Insurance (as limited by Company's charter).

6. *Deposited assets*.—Assets of the Company are deposited and held in Canada as a special security for the policyholders therein as follows: Deposit accepted at the value of \$108,450, held by the Receiver-General.

MOUNT ROYAL ASSURANCE COMPANY.

Register No. 5587.

Certificate of Registry No. 3117.

DIRECTORS AND OFFICERS.

Directors.—Hon. H. B. Rainville, Montreal; Hon. J. W. Wilson, Montreal; Hon. J. A. Ouimet, Montreal; Paul Rainville, Montreal; Hon. J. Decarie, Montreal; H. A. Ekers, Montreal; Hon. Sir Lomer Gouin, K.C.M.G., Quebec; Newville Belleau, Quebec; J. E. Clement, Montreal; N. Perodeau, Montreal.

Officers.—Hon. H. B. Rainville, President, Montreal; Hon. J. W. Wilson, Vice-President, Montreal; J. E. Clement, General Manager, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Henry Harold York, Toronto. Suits by or against the Company may be brought in the name of the Mount Royal Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Statutes of Quebec, 2 Edward VII, c. 67 (1902); 1 George V, c. 67 (1911); Canada Insurance Act (1910), c. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and there is no liability of the members, as the amount (\$250,000) of the subscribed capital is fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$55,936, held by the Receiver-General, Ottawa.

MERCHANTS CASUALTY COMPANY.

Register No. 5645.

Certificate of Registry No. 3175.

DIRECTORS AND OFFICERS.

Directors—M. J. McMichael, Minneapolis, Minn.; L. M. Fingard, Winnipeg; Dr. J. S. Gray, Winnipeg; J. S. Turner, R. B. Graham, W. J. Bulman, Winnipeg; Geo. W. Curtiss, Minneapolis, Minn.

Officers.—M. J. McMichael, President, Minneapolis; L. M. Fingard, Vice-President and Managing Director, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Harold J. King, Toronto. Suits by or against the Company may be brought in the name of the Merchants Casualty Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of Parliament of Manitoba, 3 George V., chap. 117 (1913), Canada Insurance Act, chap. 32, 1910.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Accident Insurance (excluding Employers Liability) and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$69,933, held by the Receiver-General, Ottawa.

IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

Registry No. 5757.

Certificate of Registry No. 3287.

DIRECTORS AND OFFICERS.

Directors.—Lyman Root, Toronto; A. R. Williams, Toronto; H. F. Petman, Toronto; A. Waring Giles, Toronto; G. A. Hankey, Toronto; W. F. N. Windeyer, Toronto; W. J. Blackburn, Toronto; Geo. L. Lyon, Toronto.

Officers.—Lyman Root, President and Manager, Toronto; F. E. Heyes, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Imperial Underwriters Corporation of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of the Parliament of Canada, being chap. 137 (1913), An Act respecting the Imperial Underwriters Corporation and to change its name to the Imperial Underwriters Corporation of Canada. Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$80,062, held by the Dominion Government.

THE GRAND LODGE OF THE LOYAL ORDER OF MOOSE IN THE
DOMINION OF CANADA.

Register No. 5765.

Certificate of Registry No. 3295.

Officers.—Norman G. Heyd, Grand Dictator, Toronto; W. Buller, Grand Vice-Dictator, Peterborough; Rodney H. Brandon, Grand Secretary, Mooseheart, Ill.; F. E. Robins, Grand Trustee, Hamilton; A. Jacobs, Grand Trustee, Toronto; P. A. Schultes, Grand Trustee, Brantford.

1. Head Office, Toronto. Suits by or against the Corporation may be brought in the name of The Grand Lodge of the Loyal Order of Moose in the Dominion of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 2 George V., chapter 124 (1912), also Canada Insurance Act, chapter 32, 1910.

3. The Corporation is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Sickness Insurance among members of the Order.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$9,605, held by the Superintendent of Insurance, Ottawa.

NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE.

Register No. 5312.

Certificate of Registry No. 2933.

1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, Henry Harold York, Toronto. Suits may be brought by or against the Company in the name of the Nationale Fire Insurance Company of Paris, France.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Royal Decrees 1820, 1849; The Public Administration Regulation, 1868, and laws, 1893. Canada Insurance Act (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$73,224, held by the Receiver-General of Canada.

GLENS FALLS INSURANCE COMPANY.

Register No. 5675.

Certificate of Registry No. 3205.

1. Head Office, Glens Falls, New York. Chief Agent and Attorney for Ontario, William H. George, Toronto. Suits by or against the Company may be brought in the name of the Glens Falls Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was originally organized in 1850 as the Dividend Mutual Insurance Company, and reorganized 30th April, 1864, as a stock company under its present name, all according to the laws of New York State. Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Tornado Insurance and Insurance against loss or damage to automobiles by burglary or theft.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$124,450, held by the Department of Finance.

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

Registry No. 5668.

Certificate of Registry No. 3198.

1. Head Office, Providence, Rhode Island. Chief Agent and Attorney for Ontario, Thomas S. Minton, Toronto. Suits by or against the Company may be brought in the name of the Equitable Fire and Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Acts of the State of Rhode Island 1859, 1873, 1880, 1881 and 1906. Canada Insurance Act, chap. 32 (1910).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$101,913, held by the Dominion of Canada.

THE OCCIDENTAL FIRE INSURANCE COMPANY.

Register No. 5612.

Certificate of Registry No. 3142.

DIRECTORS AND OFFICERS.

Directors:—Randall Davidson, Montreal; S. E. Richards, Winnipeg; W. A. T. Sweatman, Winnipeg; C. A. Richardson, Winnipeg; L. T. Hillary, Winnipeg.

Officers:—Randall Davidson, President; C. A. Richardson, Vice-President and Secretary.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Henry Walter Evans, Toronto. Suits by or against the Company may be brought in the name of the Occidental Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Manitoba Special Act, an Act to Incorporate The Occidental Fire Insurance Company, chap. 65 (1902), Dominion of Canada Special, An Act respecting The Occidental Fire Insurance Company, chap. 139 (1908).

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$92,240, held by the Department of Finance.

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE.

Register No. 5627.

Certificate of Registry No. 3157.

1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, Edward Percy Beatty, Toronto. Suits by or against the Company may be brought in the name of the Phenix Fire Insurance Company of Paris, France.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Ordonnance royale, 1819; General Law on Joint Stock Companies (France), 1867; Canada Insurance Act, Chapter 32 (1910).

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at ~~\$42~~,168, held by the Government of Canada.

THE CASUALTY COMPANY OF CANADA.

Register No. 5762.

Certificate of Registry No. 3292.

DIRECTORS AND OFFICERS.

Directors:—Arthur L. Eastmure, Toronto; Henry S. Strathy, Toronto; Charles S. Blackwell, Toronto; Allan E. Renfrew, Toronto; Hon. Thomas Crawford, Toronto; Walter J. Keens, Toronto; Arthur Wyburn Eastmure, Toronto; Walter W. Cumming, Toronto.

Officers:—Arthur L. Eastmure, President and Managing Director, Toronto; Henry S. Strathy, Chairman of the Board, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of the Casualty Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1-2 George V, chap. 63, 1911; 2-4 George V, chap. 100, 1913; 5 George V, chap. 62; The Insurance Act, 1910, chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the shareholders is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$10,880, held by the Dominion Government.

MILLERS NATIONAL INSURANCE COMPANY.

Register No. 5699.

Certificate of Registry No. 3229.

1. Head Office, Chicago, Illinois. Chief Agent and Attorney for Ontario, Arthur Vernon Stamper, Toronto. Suits by or against the Company may be brought in the name of the Millers National Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Incorporated in State of Illinois, 1865, by Special Act; Amendments in 1869, 1875 and 1877; Canada, chap. 32, 1910, the Insurance Act.

3. *The members are related* mutually.

4. The Company is now authorized by license, issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,000, held by the Dominion Government.

BRITISH DOMINIONS GENERAL INSURANCE COMPANY, LIMITED.

Register No: 5740.

Certificate of Registry No. 3270.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of the British Dominions General Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 25-26 Victoria, chap. 89, The Companies Act; and amendments to 1900; Parliament of Canada, 9-10 Edward VII, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$108,314, held by the Dominion Government.

NATIONAL BEN FRANKLIN FIRE INSURANCE COMPANY.

Register No. 5601:

Certificate of Registry No. 3131.

1. Head Office, Pittsburg, Pennsylvania. Chief Agent and Attorney for Ontario, Robert Frank Massie, Toronto. Suits by or against the Company may be brought in the name of the National-Ben Franklin Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined limited or governed are the following: State of Pennsylvania Laws 408 and 559, Canada (1910) chapter 32 The Insurance Act.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$162,725, held by the Receiver-General.

BRITISH COLONIAL FIRE INSURANCE COMPANY.

Register No. 5618.

Certificate of Registry No. 3148.

DIRECTORS AND OFFICERS.

Directors:—Hon. C. E. Dubord, Quebec; J. B. Morissette, Quebec; Theodore Meunier, Montreal; Hon. J. E. Roberge, Lambton; I. L. Lafleur, Montreal; J. E. E. Leonard, Montreal; L. H. Desjardins, Terrebonne; D. O. E. Denault, Sherbrooke; Nap. Drouin, Quebec; Eusebe Huard, Lake Megantic; J. Spycket, Paris, France; Michel Propper, Paris, France; L. J. Boileau, Quebec, Que.

Officers:—Hon. C. E. Dubord, President, Quebec; J. B. Morissette, Vice-President, Quebec; Theodore Meunier, Manager and Secretary, Montreal.

1. Head Office, Montreal, Quebec. Chief Agent and Attorney for Ontario, Gavin Browne, Jr., Toronto. Suits by or against the Company may be brought in the name of the British Colonial Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 8-9 Edward VII., chap. 52; 2 George V., chap. 68; Canada, chap. 32, The Insurance Act.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5.—*Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$54,217, held by the Minister of Finance.

COMPAGNIE D'ASSURANCES GENERALES CONTRE L'INCENDIE

(General Fire Insurance Company), of Paris, France.

Register No. 5626.

Certificate of Registry No. 3156.

1. Head Office, Paris, France. Chief Agent for Ontario, Fred. W. Gates, Hamilton, Ont. Suits by or against the Company may be brought in the name of the Compagnie D'Assurances Generales Contre l'Incendie.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the company are now declared, defined, limited or governed are the following: Government Ordinance of France, 1819, Government decrees, 1848 and 1893; also Canada, chap. 32 (1910), the Insurance Act.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$79,664, held by the Government of Canada.

FIREMAN'S FUND INSURANCE COMPANY.

Register No. 5703.

Certificate of Registry No. 3233.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, G. Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Legislature of California, 1872, Civil Code of California. Public Act still in force.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact Fire, Inland Transportation Insurance and Insurance against loss or damage to Automobiles by accident, burglary or theft.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$101,652, held by the Finance Department, Ottawa.

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY (LIMITED).

Register No. 5686.

Certificate of Registry No. 3216.

1. Head Office, Liverpool, Eng. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of The British and Foreign Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chaps. 62, 63 and 64.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance for term ending 30th April, 1917.

ROYAL EXCHANGE ASSURANCE.

Register No. 5696.

Certificate of Registry No. 3226.

Directors:—H. V. Meredith, Montreal; Dr. E. P. Lachapelle, Montreal; J. S. Hough, K.C., Winnipeg, Man.; B. A. Weston, Halifax, N.S.

Officers:—H. V. Meredith, Chairman, Montreal; Arthur Barry, Manager for Canada, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, Col. Andrew D. Davidson, Toronto. Suits by or against the Company may be brought in the name of The Royal Exchange Assurance.

2. The Company was incorporated by Royal Charters, dated 22nd June, 1720, and 29th April, 1721.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined, limited or governed are the following: The Royal Exchange Assurance Act (Imp.), 1 Edw. VII., chap. X.

4. *The members are related* as shareholders in a joint stock company authorized by 6 George I (1719), c. 18, s. 2, and created by Royal Charter, dated 22nd June, 1720. The Charter repeating in its terms section 7 of the said Act extends the liability of the shareholders by the following provisions: "And for better enabling the said Corporation hereby established to answer all just demands upon its policies of assurance for losses which may happen at sea and to lend money upon bottomry as aforesaid at any time or times during the continuance of the same Corporation according to the true intent and

meaning of the said recited Act, and of this our charter, our will is and we do hereby for us, our heirs and successors, authorize, declare, grant and appoint that it shall and may be lawful to and for the said Corporation or body politic hereby established in the General Court or Courts of the same from time to time as such General Court or Courts shall see cause to call in or direct to be paid from and by the members thereof for the time being proportionally according to the respective share or shares in the Capital Stock which shall belong to the said Corporation any further sum or sums of money over and above the said one million and five hundred thousand pounds as by such General Court or Courts shall from time to time be judged necessary and be ordered to be called in or raised as by the said Act in this behalf is intended and directed. And that all executors, administrators, guardians, trustees and mortgagees shall be indemnified in paying and shall by virtue of the said Act and of these presents be empowered to pay in their respective proportions of the money so called for and to the end that all the calls of money which shall be made by any order or orders of the said General Court or Courts, pursuant to the said Act, and this our Charter for any of the purposes before mentioned may become effectual our will is and we do hereby declare and appoint that for refusal or neglect of paying in the money upon any such call or calls such course shall be taken and such methods practised and put in execution as are in and by the said Act prescribed for recovery and making good of the same, and we do hereby will, require and command that the money which shall be called for and paid in over and above the said one million five hundred thousand pounds shall be deemed additional Capital Stock, and shall be written in the books of the said Corporation hereby established, and the respective members paying the same shall have credit in the said books for their respective proportions or shares thereof, nevertheless the said Corporation hereby established in a General Court from time to time when they judge their affairs will admit thereof, shall, or may cause any sum or sums of money which shall be so called in or any part thereof to be divided and distributed to and amongst the then members of the same Corporation according and in proportion to the respective share or shares which they shall then have of or in the Capital Stock of the same, and their respective shares in the Capital Stock shall proportionally be abated as in and by the said Act is directed.

5. The Company is now authorized by license issued by the Dominion of Canada for the transaction of Fire, Accident, Sickness and Automobile Insurance restricted to Burglary or Theft, for the term ending 31st March, 1917.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$398,629, held by the Government of Canada.

*CANADIAN LUMBERMEN'S INSURANCE EXCHANGE.

Register No. 5609.

Certificate of Registry No. 3139.

Officers:—Edgar D. Hardy, Manager, Ottawa.

1. Head Office, Ottawa. Suits by or against the Company may be brought in the name of the Canadian Lumbermen's Insurance Exchange.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Dominion Insurance Act, chap. 32, 1910.

*Formerly the Lumbermen's Fire Indemnity Contract.

3. The Company is authorized by license, issued by the Dominion of Canada, bearing date 31st day of March, 1916, and expiring on the 31st March, 1917, to transact Fire Insurance among its members, restricted to risks on property, situated in the Provinces of Ontario and Quebec.

4. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$18,630 held by the Government of Canada.

THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

Register No. 5766.

Certificate of Registry No. 3297.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto, Ont. Suits by or against the Company may be brought in the name of the American and Foreign Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was formed in the year 1896 under the name of The American and Foreign Marine Insurance Company. The Company has now, by virtue of its incorporation, power to sue and be sued in its corporate name.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1916, and expiring on the 31st day of March, 1917, to transact the business of Inland Transportation Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$25,194, held by the Finance Department, Ottawa.

UNION MARINE INSURANCE COMPANY (LIMITED).

Register No. 5712.

Certificate of Registry No. 3242.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George Temple McMurich, Toronto. Suits by or against the Company may be brought in the name of The Union Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862, and amendments thereto.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1917.

BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Profit and Loss Account to 31st December, 1915.

DR.				£	s.	d.
To Balance Profit and Loss Account, as shown in the last General						
Balance Sheet				174,008	2	2
" Balance of Underwriting Account, 1914				473,130	10	11
" Interest on Investments and Loans, etc., less Income Tax thereon..				42,737	18	0
				<u>£689,876</u>	<u>11</u>	<u>1</u>
CR.				£	s.	d.
By Dividend authorized by General Meeting, paid						
22nd April, 1915	£11,445	0	0			
" Interim Dividend, paid 27th October, 1915	9,810	0	0			
				21,255	0	0
" Income Tax				4,742	17	10
" Losses, Averages, Returns, Re-Insurances and						
Charges, paid on account of 1914	£308,236	8	9			
" Transferred to Suspense against further claims..	60,000	0	0			
				<u>368,236</u>	<u>8</u>	<u>9</u>
" Amount written off Investments				25,000	0	0
" Bad and Doubtful Debts				2,009	2	1
" Balance				268,633	2	5
				<u>£689,876</u>	<u>11</u>	<u>1</u>

UNDERWRITING ACCOUNT.

DR.				£	s.	d.
To Net Premiums, after deducting Returns, Re-insurances, Foreign						
Taxes, Offices Expenses and Agents' Charges				1,111,954	10	0
				<u>£1,111,954</u>	<u>10</u>	<u>0</u>
CR.				£	s.	d.
By Losses and Averages Paid						
General Expenses				432,370	11	0
" Directors' Remuneration				42,892	7	9
" Auditors' Fee				3,000	0	0
" Balance				257	5	0
				<u>633,434</u>	<u>6</u>	<u>3</u>
				<u>£1,111,954</u>	<u>10</u>	<u>0</u>

GENERAL BALANCE SHEET TO 31ST DECEMBER, 1915.

DR.			
	£	s.	d.
To Capital—65,400 Shares of £20 each—£1,308,000—upon which £2 10s. per share has been called up	163,500	0	0
“ Reserve Fund	300,000	0	0
“ Sundry Creditors	245,900	12	3
“ Bills Payable	2,165	9	3
“ Underwriting Suspense Account	121,868	0	10
“ Underwriting Account, 1915	633,434	6	3
“ Profit and Loss Account	268,633	2	5
	<u>£1,735,501</u>	<u>11</u>	<u>0</u>
CR.			
	£	s.	d.
By Investments, at estimated market value, Freehold and Leasehold Properties	1,089,837	18	4
“ Sundry Debtors	471,444	7	11
“ Interest to date not received	9,930	0	0
“ Stamps in hand	371	14	5
“ Cash and Bills at Bankers and in hand	163,917	10	4
	<u>£1,735,501</u>	<u>11</u>	<u>0</u>
HELENUS R. ROBERTSON, } H. C. WOODWARD, } <i>Directors.</i>			

In compliance with the provisions of the Companies (Consolidation) Act, 1908, we report to the Shareholders that we have examined the accounts of the Company, and have obtained all the information and explanations we have required. Subject to liability in respect of Excess Profit Duty (if any), the above Balance Sheet is, in our opinion, properly drawn up, so as to exhibit a true and correct view of the state of the Company's affairs, according to the best of our information and the explanations given to us, and as shown by the books of the Company. We have also satisfied ourselves as to the existence and value of the securities for the Investments to the amount specified.

HARMOOD, BANNER & SON,

LIVERPOOL, 16th March, 1916.

Chartered Accountants.

THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED).

Register No. 5753.

Certificate of Registry No. 3283.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Thames and Mersey Insurance Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was registered under the Act of 7 and 8 Vict., chap. 110, on 21st June, 1860, in London, and was there incorporated under the Companies' Act, 1862, as a limited company, on 31st October, 1862, and the documents evidencing the same are filed or deposited in the Companies' Registration Office, Somerset House, London.

3. *The members are related as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.*

4. The Company is registered in Ontario for the transaction of Ocean Marine and Inland Marine Insurance for the term ending 30th April, 1917.

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Marine Account.

DR.

	£	s.	d.
To Amount of Marine Fund at 1st January, 1915	182,032	10	5
" Premium Income (less Returns, Re-insurances and Agency Charges)	482,847	17	9
" Interest on Investments	9,022	3	10
	<u>£673,902</u>	<u>12</u>	<u>0</u>

CR.

	£	s.	d.
By Claims paid and outstanding (including Underwriter's Commission)	368,789	17	10
" Expenses of Management	28,593	12	5
" Transferred to Profit and Loss Account	23,379	18	8
" Amount of Marine Fund at end of year—			
Reserve for unexpired risks, 40%	£193,139	3	1
Additional Reserve	60,000	0	0
	<u>253,139</u>	<u>3</u>	<u>1</u>
	<u>£673,902</u>	<u>12</u>	<u>0</u>

PROFIT AND LOSS ACCOUNT.

DR.

	£	s.	d.
To Balance from last year's account	67,807	13	0
" Interest on Investments	30,214	12	11
" Transferred from Marine Account	23,379	18	8
	<u>£121,402</u>	<u>4</u>	<u>7</u>

CR.

	£	s.	d.	£	s.	d.
By Dividend for 1914	35,000	0	0			
Less Income Tax	2,697	18	4			
				<u>32,302</u>	<u>1</u>	<u>8</u>
" Amount written off Investments				33,481	13	0
" Income Tax 1914-15 Assessment				2,697	7	0
" Balance to next year's account				52,921	2	11
				<u>£121,402</u>	<u>4</u>	<u>7</u>

GENERAL BALANCE SHEET, 31ST DECEMBER, 1915.

DR.			
	£	s.	d.
Capital Subscribed—100,000 Shares at £20 per Share, £2,000,000— paid up £2 per Share	200,000	0	0
Reserve Fund	500,000	0	0
Marine Fund	253,139	3	1
Investments Reserve Fund	100,000	0	0
Suspense Account (Dividends unpaid)	612	18	8
Outstanding Marine Losses	159,169	0	0
Profit and Loss Account	52,921	2	11
Amount owing to other Insurance Companies	913	17	10
Current Accounts owing by Company	15,905	17	1
	<u>£1,282,661</u>	<u>19</u>	<u>7</u>

CR.			
	£	s.	d.
Investments at Book Values	1,075,197	2	1
Outstanding Interest, accrued but not due	11,479	3	1
Cash with Bankers, in hand, and Policy Stamps	96,990	17	5
Agents' Balances	48,244	15	10
Outstanding Premiums	31,756	8	5
Amounts owing to Company	9,793	12	6
Amounts owing by other Insurance Companies	8,946	19	3
Bills Receivable	253	1	0
	<u>£1,282,661</u>	<u>19</u>	<u>7</u>

C. S. HOARE, } *Directors.*
A. M. TURNER, }

In accordance with the provisions of the Companies' (Consolidation) Act, 1908, we report that we have audited the above Balance Sheet and Account, and have obtained all the information and explanations we have required. In our opinion, such Balance sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the books of the Company. We have also satisfied ourselves as to the existence of the Securities.

HARMOOD, BANNER & SON,

Chartered Accountants.

Liverpool, 3rd April, 1916.

RELiance MARINE INSURANCE COMPANY (LIMITED).

Register No. 5695.

Certificate of Registry No. 3225.

DIRECTORS AND OFFICERS.

Directors.—R. W. Sharples, Oswald Dobell, Gilbert W. Fox, J. U. Hodgson, Campbell N. Watson, George Atherton, Liverpool.

Officers.—Gilbert W. Fox, Chairman; J. U. Hodgson, Deputy Chairman; Joseph Pemberton, Underwriter; F. R. Edwards, Secretary, Liverpool.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of the Reliance Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 25 and 26 Vict., chap. 89, *The Companies Act, 1862*; 27 and 28 Vict., chap. 19, *The Companies' Seals Act, 1864*; 31 and 32 Vict., chap. 131, *The Companies' Act, 1867*; 33 and 34 Vict., chap. 104, *The Joint Stock Companies' Arrangement Act*; 40 and 41 Vict., chap. 26, *The Companies' Act, 1877*; 42 and 43 Vict., chap. 76, *The Companies' Act, 1879*; 43 Vict., chap. 19, *The Companies' Act, 1880*; 46 and 47 Vict., chap. 30, *The Companies' (Colonial Registry) Act, 1883*; 49 Vict., chap. 23, *The Companies' Act, 1888*; 51 and 52 Vict., chap. 62, *The Preferential Payments in Bankruptcy Act, 1888*; 53 and 54 Vict., chap. 62, *The Companies' (Memorandum of Association) Act, 1890*; 53 and 54 Vict., chap. 63, *The Companies' (Winding-up) Act, 1890*; 53 and 54 Vict., chap. 64, *The Directors' Liability Act, 1890*. (Public General Acts still in force.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liabilities of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares held by them.

The Company is registered for the year ending 30th April, 1917, to transact Ocean Marine Insurance.

BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Profit and Loss Accounts, 31st December, 1915.

	Dr.		
	£	s.	d.
To Balance 1st January, 1915	64,518	2	10
" Balance of Underwriting Account, 1914	92,734	18	10
" Interest Account, less Income Tax thereon	13,995	11	11
	£171,248	13	7

CR.

By Dividend paid to Shareholders—

	£	s.	d.
1st July, 1914	£8,203	2	6
26th January, 1915	7,947	18	4
" Income Tax, 1914	16,151	0	10
" Claims, Re-insurances, Returns, Commissions, etc., for 1914.....	1,857	3	4
" Amount carried to Suspense Account to close 1914	52,614	15	6
" Subscriptions to War Relief Funds	15,000	0	0
" Loss on Investments realized	150	0	0
" Amount transferred to Investment Reserve Fund	3,161	12	7
" Amount transferred to Investment Reserve Fund	15,000	0	0
" Balance carried down	67,314	1	4
	£171,248	13	7

UNDERWRITING ACCOUNT, 1915.

DR.

	£	s.	d.
To Premiums, less Re-insurances, Returns, and Agency Charges, etc...	172,752	18	9
" Transfer Fees	7	12	6
	£172,760	11	3

CR.

	£	s.	d.
By Claims	41,244	3	0
" General Expenses, including Salaries, Rents, Subscriptions to Underwriters' Rooms, Registers of Shipping, etc.	12,885	16	4
" Auditors' Remuneration	100	0	0
" Directors' Remuneration	1,500	0	0
" Balance carried down	117,030	11	11
	£172,760	11	3

BALANCE SHEET.

DR.

To Capital—

	£	s.	d.
50,000 shares at £10 per share, £500,000.			
Paid up £2 per share	100,000	0	0
" Reserve Fund	150,000	0	0
" Investment Reserve Fund	15,000	0	0
" Balance of Profit and Loss Account	£67,314	1	4
Less Interim Dividend paid 1st July, 1915.....	7,838	10	10
	59,475	10	6
" Balance of Underwriting Account, 1915	117,030	11	11
" Suspense Account	18,565	15	8
" Special Re-insurance Account	13,104	18	11
" Accounts due by the Company	10,371	14	5
" Dividends unpaid	82	2	11
	£483,630	14	4

CR.

By Investments—

	£	s.	d.
Bonds repayable at fixed dates	£265,702	19	2
Other Investments	134,526	13	10
(Market Value 31st Dec., 1915, £119,652 7 1) ..	400,229	13	0
" Policy Stamps	68	6	4
" Cash at Bankers and in hand	14,464	8	3
" Interest accrued but not received	3,377	10	6
" Accounts due to the Company, for Premiums, Salvages, etc.....	65,490	16	3
	<u>£483,630</u>	<u>14</u>	<u>4</u>

GILBERT W. FOX, }
R. W. SHARPLES, } DIRECTORS.

AUDITOR'S REPORT.—We have to report that we have examined the Accounts of the Reliance Marine Insurance Company, Limited, for the year ending 31st December, 1915. We have obtained all the information and explanations we have required, and in our opinion the above Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information, and the explanations given to us, and as shown by the books of the Company. We have also satisfied ourselves as to the existence and value of the securities for investments to the amount specified.

CHALMERS, WADE & CO.,

Liverpool, 18th January, 1916.

Chartered Accountants, Auditors.

ROYAL EXCHANGE ASSURANCE.

Register No. 5763 .

Certificate of Registry No. 3293.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of The Royal Exchange Assurance.

2. The Company was incorporated by Royal Charters dated 22nd June, 1720, and 29th April, 1721.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined, limited or governed are the following: The Royal Exchange Assurance Act (Imp.), 1 Edw. VII., chap. X.

4. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1917.

RECEIPTS.

Marine Department.

The Net Premiums amounted to £854,124 2s. 4d., which, with interest, gave a total income of £860,499 3s.

PAYMENTS.

The Losses paid in respect of 1915 and previous years amounted to £488,200 18s. 11d. The Expenses of Management were £49,829 8s. 7d.

The Marine Fund, after transferring £30,000 to the Profit and Loss Account, amounts to £601,992 12s. 6d.

CR.

	£	s.	d.
Amount of Marine Insurance Fund at the beginning of the year.....	309,523	17	0
Premiums, after deduction of Re-insurance Premiums, Returns, Brokerage, Discount and Commission	854,124	2	4
Interest, Dividends and Rents	£7,350	0	0
Less Income Tax thereon	974	19	4
	<u>6,375</u>	<u>0</u>	<u>8</u>
	<u>£1,170,023</u>	<u>0</u>	<u>0</u>

DR.

	£	s.	d.
Claims Paid and Outstanding	488,200	18	11
Expenses of Management	49,829	8	7
Transferred to Profit and Loss Account	30,000	0	0
Amount of Marine Insurance Fund at the end of the year, as per Balance Sheet	601,992	12	6
	<u>£1,170,023</u>	<u>0</u>	<u>0</u>

GENERAL BALANCE SHEET, 31ST DECEMBER, 1915.

LIABILITIES.

	£	s.	d.
Proprietors' Capital paid up	689,219	17	10
Life Assurance Fund	3,764,665	8	7
Annuity Fund	912,031	14	10
Capital Redemption Fund	138,295	2	4
Fire Insurance Fund	418,612	0	0
Marine Insurance Fund	601,992	12	6
General Accident Insurance Fund	203,952	0	0
Profit and Loss Account (General Reserve Fund)	522,256	1	5
Claims Admitted or Intimated, but Not Paid—			
Life Assurance	44,737	5	6
Fire Insurance	102,155	17	8
Annuities Due and Unpaid	6,588	4	6
Surrendered and Settlement Policies Suspense Accounts.....	8,767	0	8
Deposit Fund (clerks' savings)	26,038	9	6
Security Deposit Fund (security for agents and others).....	2,310	13	4
Pension and other Reserve Funds	81,425	12	8
Bills Payable	1,739	16	9
Sundry Creditors	210,366	8	6
	<u>£7,735,154</u>	<u>6</u>	<u>7</u>

ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom.....	730,746	10	1
Mortgages on property out of the United Kingdom.....	59,144	2	7
Loans on parochial and other public rates	131,661	10	11
Loans on life interests	207,970	14	5
Loans on reversions	181,784	7	9
Loans on stocks and shares	189,300	17	11
Loans on Company's policies within their surrender values	202,708	5	7
Loans on personal security	156,122	0	6
Investments—			
Deposit with the High Court (Bank of England stock).....	20,250	0	0
British Government securities and Bank of England stock	693,818	14	0
Municipal and county securities, United Kingdom	44,629	10	0
Indian and Colonial Government securities	174,480	12	6
Indian and Colonial provincial securities	26,083	5	0
Indian and Colonial municipal securities	121,439	12	6
Foreign Government securities	410,363	14	8
Foreign provincial securities	66,047	9	8
Foreign municipal securities	291,510	12	10
Railway and other debentures and debenture stocks—Home and Foreign	1,412,352	8	2
Railway and other preference and guaranteed stocks	346,224	15	10
Railway and other ordinary stocks	153,558	18	0
Freehold ground rents	129,177	9	8
House property	761,745	6	11
Life intersts	14,483	19	7
Reversions	143,852	14	7
Agents' balances	667,214	11	1
Outstanding premiums	30,862	2	7
Outstanding interest, dividends and rents	18,075	19	9
Interest accrued but not payable	68,471	0	0
Bills receivable	23,602	9	1
Marine stamps	796	7	6
Cash—			
On deposit	73,927	13	0
In hand and on current account	182,746	9	11
	<u>£7,735,154</u>	<u>6</u>	<u>7</u>

I report to the proprietors that I have examined the books at the Head Office for the year ended 31st December, 1915, and have checked the incorporation therein of the returns from the Branches. I further report that I have verified the investments of the Corporation at the close of the year, and compared the above Balance Sheet with the books, and that having obtained all the information and explanations I have required, I am of opinion that such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Corporation's affairs, according to the best of my information and the explanations given to me, and as shown by the books of the Corporation. I certify that no part of any fund has been applied directly or indirectly for any purpose other than the class of business to which it is applicable.

N. E. WATERHOUSE, Auditor.

3 Frederick's Place, Old Jewry, E.C.,

April 4th, 1916.

FIREMAN'S FUND INSURANCE COMPANY.

Register No. 5704.

Certificate of Registry No. 3232.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Legislature of California, 1872, Civil Code of California. Public Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4. The Company was, upon due application, admitted to registry in Ontario for the transaction of Inland and Ocean Marine Insurance, and the registry has been renewed until the 30th April, 1917.

SUMMARY OF ANNUAL STATEMENT, 1ST JANUARY, 1915.

Officers.—Bernard Faymonville, President; J. B. Levison, Vice-President; Louis Weinmann, Secretary; Herbert P. Blanchard, Assistant Secretary; John S. French, Assistant Secretary; Thomas M. Gardiner, Treasurer; A. W. Follansbee, Jr., Marine Secretary.

Directors.—William J. Dutton, Bernard Faymonville, B. Levison, Charles R. Bishop, J. C. Coleman, Henry Rosenfeld, Geo. A. Newhall, F. W. Van Sicklen, Arthur A. Smith, Chas. P. Eells and Vanderlynn Stow.

Fifty-third Annual Statement, January 1, 1916.

CASH CAPITAL	\$1,500,000 00
POLICYHOLDERS' SURPLUS	4,164,704 18

ASSETS.

United States, State and Municipal Bonds	\$1,018,307 68
Railroad Bonds	2,367,888 50
Gas, Water and Electric Power Bonds	1,115,982 50
Miscellaneous Bonds	535,767 50
Bank Stocks	387,185 00
Miscellaneous Stocks	352,675 75
Real Estate	571,000 00
Loans on Mortgages	1,138,153 90
Loans on Collaterals	272,937 67
Cash in Bank and Company's Offices	2,141,816 98
Premiums in Course of Collection	1,163,159 07
Premium Notes	164,396 00
All Other Assets	96,935 00

Total Assets	\$11,326,205 60
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LIABILITIES.

Losses in Process of Adjustment	\$1,147,419 69
Re-Insurance Reserve	5,661,531 73
All Other Claims and Demands	292,500 00
Reserve for January Dividend	60,000 00
Capital Paid in Cash	1,500,000 00
Net Surplus	2,664,704 18
Total Liabilities	\$11,326,205 60

INCOME.

Net Premiums—Fire	\$4,131,391 94
Marine	3,690,504 96
	\$7,821,896 90
Interest, Dividends, Rents	381,784 65
All Other Income	2,465 08
	\$8,206,146 63

EXPENDITURES.

Net Losses Paid—Fire	\$2,321,147 78
—Marine	1,673,490 31
	\$3,994,638 09
Dividends	240,000 00
Commission and Brokerage	1,365,121 11
Taxes and all Other Expenditures	1,485,753 00
	\$7,085,512 67

INDEMNITY MUTUAL MARINE ASSURANCE COMPANY, LIMITED.

Register No. 5707.

Certificate of Registry No. 3237.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Indemnity Mutual Marine Assurance Company, Limited.

2. The Company was constituted by deed of settlement dated 4th July, 1825, and incorporated on the 31st day of December, 1886, under the English Companies' Act, 1862 to 1883.

3. The original corporate name of the Company was The Indemnity Mutual Marine Assurance Company, which name was, by resolution of General Court of Directors of the Company, changed to that of The Indemnity Mutual Marine Assurance Company, Limited, 29th, July, 1886.

4. *The members are related as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.*

The capital stock of the Company consists of 67,000 shares of £15 each, with £3 paid per share.

5. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1917.

BALANCE SHEET, 31ST DECEMBER, 1915.

DR.

	£	s.	d.
To Capital (67,000 Shares of £15 each, upon which £3 per share have been paid)	201,000	0	0
" Reserve	500,000	0	0
" Freehold and Building Reserve Account	25,000	0	0
" Investment Depreciation Account	75,000	0	0
" Sundry Creditors	7,072	1	9
" Underwriting Suspense Account	151,357	19	7
" Balance of Underwriting Account, 1915	711,044	1	11
" Balance Profit and Loss Account	117,717	0	4
	<u>£1,788,191</u>	<u>3</u>	<u>7</u>

CR.

	£	s.	d.
By Freehold and Building	230,000	0	0
" Government and other Securities	1,293,170	3	1
" Cash at Bankers and in hand	41,450	12	4
" Bills Receivable	1,206	11	0
" Stamps	429	2	6
" Sundry Debtors	221,934	14	8
	<u>£1,788,191</u>	<u>3</u>	<u>7</u>

Profit and Loss Account, 31st December, 1915.

DR.

	£	s.	d.	£	s.	d.
To Dividend paid in February	20,100	0	0			
" Interim Dividend paid in August. £23,450	0	0				
Less Income Tax	2,410	2	9			
	<u>21,039</u>	<u>17</u>	<u>3</u>			
				41,139	17	3
" Income Tax				8,949	9	0
" Transferred to Reserve Account				50,000	0	0
" " to Freehold and Building Reserve Account				20,000	0	0
" " to Investment Depreciation Account				25,000	0	0
" Balance				117,717	0	4
				<u>£262,806</u>	<u>6</u>	<u>7</u>

CR.

	£	s.	d.
By Balance	103,332	17	3
" Interest on Investments and Rents	54,763	17	2
" Transfer Fees	30	0	0
" Balance Underwriting Account, on 31st December, 1914	£440,640	12	8
Less Losses, Averages, etc., on 1914 Account in 1915	235,961	0	6
	204,679	12	2
Less Transferred to Underwriting Suspense Ac- count to close 1914	100,000	0	0
	104,679	12	2
	£262,806	6	7

UNDERWRITING ACCOUNT, 1915.

DR.

	£	s.	d.
To Net Settlements	312,197	2	6
" Directors' Fees	3,000	0	0
" Office Expenses, Salaries, and Charges	17,097	10	0
" Balance	711,044	1	11
	£1,043,338	14	5

CR.

	£	s.	d.
By Net Premiums (less Agents' Commissions and Expenses)	1,043,338	14	5
	£1,043,338	14	5

We have audited the above Balance Sheet and, having examined the Books of the Company, verified the Securities, with the exception of Securities for about £36,100, which, on account of the war or other sufficient reason, cannot be verified, and having obtained all the information and explanations we have required, we have to report that in our opinion such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the books of the Company.

THOMAS A. WELTON, F.C.A., }
J. F. BOND, F.C.A., } *Auditors.*

On behalf of the Board,
FRED. HUTH JACKSON, }
A. H. GOSCHEN, } *Directors.*

20th January, 1916.

DIVISION B.

PROVINCIAL LICENSEES: BEING INSURANCE COMPANIES LICENSED, INSPECTED AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

Life Insurance Companies

Year ending 31st December, 1915

EQUITY LIFE ASSURANCE COMPANY OF CANADA.

Commenced business April, 1904.

HEAD OFFICE, CONFEDERATION LIFE BUILDING, TORONTO, ONT.

Names and addresses of the Directors and Officers for the year 1916:

Directors:

H. Sutherland	Toronto, Ont.
Thomas Urquhart	Toronto, Ont.
S. Henderson	Toronto, Ont.
Dr. T. F. McMahon	Toronto, Ont.
Danl. Urquhart	Toronto, Ont.
Geo. M. Begg	Toronto, Ont.
W. H. Shapley	Toronto, Ont.
H. L. Sutherland	Toronto, Ont.
J. M. Walton	Aurora, Ont.
James Reid	Montreal, Que.
James Lang	Toronto, Ont.
J. H. McKnight	Toronto, Ont.

Officers:

H. Sutherland, President and Manager	Toronto, Ont.
Thomas Urquhart, 1st Vice-President	Toronto, Ont.
S. Henderson, 2nd Vice-President	Toronto, Ont.
Geo. M. Begg, Secretary-Treasurer	Toronto, Ont.

Auditors:

A. C. Neff & Co.	Toronto, Ont.
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Authorized Capital, \$500,000; Subscribed Capital, \$354,000; Paid up, \$35,400;
Deposit at Provincial Treasury, \$33,500.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Amount of mortgages	\$270,315 69
Amount of debentures	44,315 38
Amount of loans on Company's policies	66,662 38
Actual cash in hand at head office	1,930 99
Cash on deposit in Standard Bank, Bay and Richmond Streets, Toronto....	6,548 05
Interest due and accrued	5,935 25
Premiums outstanding (net)	3,376 63
Premiums deferred (net)	6,065 57
Premium on capital stock unpaid	1,750 00
Office furniture (not extended)	\$740 00
Total assets	<u>\$406,899 94</u>
Subscribed capital stock uncalled	<u>\$318,600 00</u>

LIABILITIES.

Re-insurance reserve (Om. (5) Table interest at $3\frac{1}{2}$ per cent.).....	\$373,612 00
Amount due auditors' fees, 1915	100 00
Amount due premiums paid in advance	840 57
Amount due Provincial tax, 1915 premiums	1,159 27
Paid by Agent for license	3 00
Total liabilities	<u>\$375,714 84</u>
Capital stock paid up	<u>\$35,400 00</u>

RECEIPTS.

Cash balance on 31st December, 1914 (not extended), \$14,348.26.	
Amount received in cash for gross premiums	\$67,874 13
Amount received in cash for interest	18,705 09
Amount received for commission	190 65
Amount received for capital stock premium	200 00
Amount received for agents' license	3 00
Amount received in cash for payments on mortgages and other loans (not extended)	\$12,710 18
Total receipts	<u>\$86,972 87</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission and salaries	\$6,753 49
“ fuel and light	9 73
“ medical fees	1,235 00
“ interest, discount or exchange	46 41
“ statutory assessment and license fee	72 29
“ travelling expenses	1,823 29
“ rent	1,183 33

Cash paid for taxes (Municipal and Government)	\$1,353 59
" salaries and auditors' fees	7,115 00
" printing, stationery and advertising	463 62
" postage, telegrams and express	260 82
" other expenses	595 90
Total expenses of management	\$20,912 47

Miscellaneous expenditure:

Cash paid for claims which occurred in 1915	5,000 00
" claims which occurred prior to 1915	1,000 00
" re-insurance	1,629 95
" surrender values	3,958 20
" matured endowment	500 00
" investments (not extended), \$72,480.15.	
" Dividend on reinsurance policy	71 50
Total expenditure	\$33,072 12

MISCELLANEOUS.

	Number.	Amount.
Contracts in force 31st December, 1914	1,872	\$ 2,497,083 00
Contracts taken during 1915.....	188	254,700 00
Gross number and amount of contracts on foot at any time during 1915	2,060	2,751,783 00
Deductions:	Number.	Amount.
Contracts matured in 1915.....	6	\$ 5,500 00
Contracts lapsed in 1915.....	92	151,500 00
Contracts surrendered for which cash } values have been made..... }	71	90,500 00
Amount by which various contracts still on } foot were reduced in 1915..... }		1,500 00
Total deductions.....	169	249,000 00
*Number and amount of contracts on foot at 31st December, 1915	1,891	2,502,783 00
Re-insured		42,500 00
Net number and amount of contracts on foot at 31st December 1915 ...	1,891	2,460,283 00

* Of this amount there was payable to beneficiaries resident in Ontario \$2,391,260.00.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ c.	\$ c.
Allen, A. A.	Toronto	50	5,000 00	500 00
Allan, J. W.	"	100	10,000 00	1,000 00
Begg, Geo. M.	"	100	10,000 00	1,000 00
Bick, John B.	"	5	500 00	50 00
Coutts, John	Thamesville	5	500 00	50 00
Daly, F. W.	London	25	2,500 00	250 00
Daniel, C. D.	Toronto	5	500 00	50 00
Dodge, O. F.	"	25	2,500 00	250 00
Elliott, J. C.	Glencoe	50	5,000 00	500 00
Hossack, D. C.	Toronto	100	10,000 00	1,000 00
Heggie, Dr. W. C.	"	10	1,000 00	100 00
Henderson, Rev. A.	Earlswood, Sask.	200	20,000 00	2,000 00
Henderson, S.	Toronto	100	10,000 00	1,000 00
Lang, James	"	100	10,000 00	1,000 00
McKnight, J. H.	"	50	5,000 00	500 00
McMahon, Dr. T. F.	"	250	25,000 00	2,500 00
McMillan, H. T.	"	15	1,500 00	150 00
McKee, Wm.	"	25	2,500 00	250 00
McEvoy, A. M.	London, Ont.	10	1,000 00	100 00
Murchison, Wm.	Buffalo, N.Y.	10	1,000 00	100 00
Reid, James	Montreal	275	27,500 00	2,750 00
Reid, Mrs. Jas.	"	125	12,500 00	1,250 00
Shapley, W. H.	Toronto	100	10,000 00	1,000 00
Shaw, W. H.	"	50	5,000 00	500 00
Sherrie, H.	"	5	500 00	50 00
Sutherland, H.	"	1,045	104,500 00	10,450 00
Sutherland, L. H. B.	"	350	35,000 00	3,500 00
Urquhart, D.	"	100	10,000 00	1,000 00
Urquhart, Thomas	"	100	10,000 00	1,000 00
Walton, J. M.	Aurora	150	15,000 00	1,500 00
Wenborne, O.C.	Santiago, Chile....	5	500 00	50 00
Totals		3,540	354,000 00	35,400 00

POLICYHOLDERS' MUTUAL LIFE INSURANCE COMPANY.

Commenced business 21st April, 1909.

HEAD OFFICE, ROOM 503, TEMPLE BUILDING, TORONTO, ONT.

Directors:

Names and addresses of the Directors and Officers for the year 1916:

John J. Main	Toronto, Ont.
A. C. Pratt, M.P.P.	Toronto, Ont.
A. W. Briggs	Toronto, Ont.
A. M. Featherston	Toronto, Ont.
A. D. Smith, M.D.	Mitchell, Ont.
C. Bonnick	Toronto, Ont.
S. J. Carter	Montreal, Que.
Geo. H. Featherston	Montreal, Que.
J. M. Faircloth	Toronto, Ont.
B. E. McKenzie, M.D.	Toronto, Ont.
F. D. Lawrence	Montreal, Que.
H. Dempsey	Rednersville, Ont.

Officers:

John J. Main, President	Toronto, Ont.
A. C. Pratt, M.P.P., Vice-President	Toronto, Ont.
A. M. Featherston, General Manager and Secretary	Toronto, Ont.

Auditors:

A. C. Neff & Co.	Toronto, Ont.
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Authorized Capital, \$150,000; Subscribed Capital, \$109,900; Paid-up Capital, \$46,640;
 Paid in Advance of Call, \$15,570; Unpaid on Calls, \$1,900; Deposit at Provincial
 Treasury, \$25,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Amount of loans on Company's policies	\$5,684 88	
Amount of Municipal Debentures and Government War Loan Bonds (part Alberta and Manitoba Government deposits)	14,844 93	
Actual cash on hand at head office	\$3,036 64	
Cash on deposit, Union Bank, Toronto, Ont. (deposit receipts, Ontario and Alberta Government deposits)	35,000 00	
Cash on deposit, Union Bank, Toronto	11,374 37	
Cash on deposit in Union Bank, Winnipeg, Man. (deposit receipt, Manitoba Government deposit)	10,000 00	
		59,411 01
Due by Provincial agents		3,847 98
Interest due or accrued and unpaid		150 00
Premiums outstanding		26,383 33
Advertising supplies on hand	\$1,110 00	} Not extended.
Charter account	7,773 00	
Agents' advances	67 90	
Office furniture and fixtures	399 33	
Total assets		\$110,322 13
Subscribed capital stock uncalled, less paid in advance of calls.....		\$61,360 00

LIABILITIES.

Re-insurance reserve (Hm. Table, interest at 4½ per cent.).....	\$74,843 85
Amount due, medical fees	54 00
Manitoba expenses	105 32
Amount all other	19 61
Total liabilities to public	\$75,022 78
 Capital stock paid up	 \$46,640 00

RECEIPTS.

Cash balance at 31st December, 1914 (not extended), \$57,475.92.	
Gross premiums received in cash	\$42,397 80
Amount received for interest	2,820 13
Amount received for commission	4 31
Total receipts	\$45,222 24

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission and salaries	\$8,354 81
" medical examination fees	1,278 00
" law costs	54 00
" statutory assessment and license fee (Ontario)	65 38
" other taxes and fees	388 56
" interest	29 68
" travelling expenses	273 35
" rent	660 00
" license fees, etc., other Provinces	301 14
" taxes (Municipal and Government)	66 20
" salaries, directors' and auditors' fees	5,747 96
" printing, stationery and advertising	1,315 19
" postage, telegrams, express and telephone	277 96
" other expenses	3,096 20

Total expenses of management **\$21,908 43**

Miscellaneous payments:

Cash paid for claims during 1915	1,500 00
" re-insurance	2,770 64
" rebate	353 76
" policies surrendered	2,954 39
" Debentures, etc., other securities (not extended), \$13,749.93.	
" other expenditure	50 00

Total expenditure **\$29,537 22**

MISCELLANEOUS.

	Number.	Amount.
Contracts in force, 31st December, 1914	1,027	1,686,150 00
Contracts taken during 1915	262	394,333 00
Gross number and amount of contracts on foot at any time during 1915	1,289	2,080,483 00

	Number.	Amount.		
Deductions:				
Contracts matured in 1915	2	1,500 00		
Contracts lapsed in 1915	198	352,750 00		
Contracts terminated	3	9,000 00		
Contracts exchanged	5	5,000 00		
Contracts surrendered	6	26,000 00		
Total deductions extended	214	394,250 00	214	394,250 00

Gross number and amount of contracts on foot	1,075	1,686,233 00
Less re-insured		9,500 00
Net number and amount of contracts on foot 31st December, 1915	1,075	1,676,733 00

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ c.	\$ c.
Acton, Jas.	Toronto	10	1,000 00	300 00
Alguire, D. O.	Cornwall	10	1,000 00	300 00
Black, W. A. ....	.....	20	2,000 00	2,000 00
Bolster, L. E.	Sturgeon Falls... ..	5	500 00	150 00
Bonnick, Chas.	Toronto	10	1,000 00	300 00
Briggs, A. W. ....	.....	20	2,000 00	600 00
Bull, M.	Winnipeg	3	300 00	300 00
Burrows, F. J.	Seaforth	2	200 00	200 00
Carley, A. D.	King	10	1,000 00	300 00
Carter, S. J.	Montreal	10	1,000 00	300 00
Chambers, W. J.	Calgary	20	2,000 00	600 00
Chisholm, Dr.	Halifax	10	1,000 00	1,000 00
Clark, C. W.	Winnipeg	10	1,000 00	1,000 00
Cross, W. H. ....	.....	5	500 00	500 00
Conron, W. J.	Toronto	1	100 00	30 00
Dempsey, H.	Rednersville	50	5,000 00	500 00
Dickson, J. A.	Hamilton	10	1,000 00	300 00
Dickson, W. J.	Toronto	10	1,000 00	300 00
Dow, Dr. Geo. W.	Owen Sound	5	500 00	150 00
Duke, Thos.	Vancouver	1	100 00	100 00
Dupruis, L. N.	Montreal	10	1,000 00	1,000 00
Fairecloth, J. M.	Toronto	10	1,000 00	300 00
Featherston, A. M. ....	.....	84	8,400 00	2,520 00
Featherston, G. H.	Montreal	50	5,000 00	1,500 00
Fortin, J., H.D.D.S. ....	.....	10	1,000 00	1,000 00
Gordon, C. W., D.D.	Winnipeg	10	1,000 00	1,000 00
Glines, G. A. ....	.....	10	1,000 00	1,000 00
Gray, W. A.	Smith's Falls... ..	5	500 00	150 00
Gunne, W. J.	Kenora	20	2,000 00	600 00
Hanna, A. S.	Perth	5	500 00	150 00
Hart, J. W.	Huntsville	5	500 00	150 00
Howell, J.	Welland	3	300 00	90 00
Irwin, J. R.	Cobourg	5	500 00	150 00

LIST OF SHAREHOLDERS.—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
Kerr, Dr. R. Ashton.....	Montreal.....	10	1,000 00	400 00
Lawrence, Fred. D.....	Montreal.....	20	2,000 00	2,000 00
Leslie, John	Montreal.....	2	200 00	200 00
Locker, F. B.....	Montreal.....	10	1,000 00	1,000 00
Logie, W.	Sarnia.....	5	500 00	150 00
McBain, John.....	Montreal.....	50	5,000 00	1,500 00
McGuire, Dr. G. C.....	Vancouver.....	1	100 00	100 00
McIntosh, D. J.....	Vankleek Hill....	10	1,000 00	300 00
McKenzie, B. E.....	Toronto.....	90	9,000 00	2,700 00
Main, J. J.....	".....	50	5,000 00	1,500 00
Mann, Jas.....	Renfrew.....	5	500 00	150 00
Manning, W. J.....	Winnipeg.....	10	1,000 00	1,000 00
Marquis, J. A.....	Brantford.....	5	500 00	150 00
Mather, W. R.....	Stirling.....	30	3,000 00	.....
Montgomery, T.....	Winnipeg.....	20	2,000 00	2,000 00
Morin, Victor.....	Montreal.....	5	500 00	500 00
Muir, James.....	Quebec.....	10	1,000 00	300 00
Murdoff, Dr. H. M.....	Winnipeg.....	10	1,000 00	1,000 00
Palmer, John Wesley.....	Montreal.....	10	1,000 00	1,000 00
Pattee, F. J.....	Hawkesbury.....	5	500 00	150 00
Parkes, G. H.....	Toronto.....	10	1,000 00	300 00
Peck & Son.....	Gananoque.....	10	1,000 00	300 00
Pratt, A. C.....	Toronto.....	50	5,000 00	1,500 00
Rogers, D.....	Seaforth.....	4	400 00	120 00
Savage, J.....	Guelph.....	2	200 00	60 00
Shaw, W. H.....	Toronto.....	10	1,000 00	300 00
Short, A. L.....	Kingston.....	10	1,000 00	300 00
Sinclair, D. J.....	Woodstock.....	5	500 00	150 00
Sinclair, J.....	Gananoque.....	2	200 00	60 00
Small, Dr. H. Beaumont.....	Ottawa.....	20	2,000 00	600 00
Smith, A. D.....	Mitchell.....	10	1,000 00	1,000 00
Smith, S.....	Winnipeg.....	2	200 00	200 00
Smith & Johnston.....	Ottawa.....	20	2,000 00	600 00
Tinnis, Henry.....	Montreal.....	10	1,000 00	1,000 00
Walker, F. W.....	Toronto.....	20	2,000 00	600 00
Walker, N.....	Niagara Falls....	5	500 00	150 00
Walton, G. A.....	Toronto.....	35	3,500 00	1,050 00
White, W. G.....	Winnipeg.....	10	1,000 00	1,000 00
Wilson, E. L (Miss).....	Toronto.....	20	2,000 00	600 00
Workman, Mark.....	Montreal.....	10	1,000 00	1,000 00
Wylks, G. W.....	Kingston.....	5	500 00	150 00
Young, Frank.....	Hoard's Station..	10	1,000 00	300 00
Young, G. S.....	Prescott.....	2	200 00	60 00
Young, S.....	Toronto.....	10	1,000 00	300 00
Totals .....	.....	1,099	\$109,900 00	\$46,640 00

RECAPITULATION

OF

Assets, Liabilities, Receipts and Expenditures
of Life Insurance Companies

LIFE INSURANCE COMPANIES.
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Policy Loans.		Mortgages.		Municipal and other securities.		Interest accrued.		Cash.		Premium on capital stock.		Premiums outstanding.		Preferred premiums incl.		Agents' balances.		Totals.		Office furniture, etc. (Not extended).		Subscribed capital uncalled, less paid in advance.	
	\$.	c.	\$.	c.	\$.	c.	\$.	c.	\$.	c.	\$.	c.	\$.	c.	\$.	c.	\$.	c.	\$.	c.	\$.	c.	\$.	c.
Equity Life.....	65,003	38	270,415	69	44,345	38	5,395	95	8,479	04	1,750	00	3,376	63	6,065	57	.....	.....	405,899	94	740	00	318,600	00
Policyholders' Mutual Life.....	5,084	88	.....	.....	14,844	93	150	00	* 59,411	01	.....	.....	36,385	37	.....	.....	3,847	98	110,322	13	**9,350	23	61,360	00
Totals	70,087	26	270,415	69	59,190	31	5,545	95	67,890	05	1,750	00	39,770	00	6,065	57	3,847	98	517,222	07	10,090	23	379,960	00

* Includes deposit receipt for \$25,000 deposited with Ontario Government, and deposit receipts for \$30,000 deposited with Manitoba and Alberta Governments. **Supplies on hand \$1,110.00.
The Government deposits at date of publication are as follows: Equity Life, \$33,500; Policyholders' Mutual Life, \$25,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Re-insurance reserve.		Advance premiums.		Provincial tax on premiums.		Unpaid losses.		Borrowed money.		Other liabilities.		Total liabilities except paid-up capital stock.		Paid-up capital stock.		Calls on capital stock unpaid.		No. of policies in force.		Net amount at risk.	
	\$.	c.	\$.	c.	\$.	c.	\$.	c.	\$.	c.	\$.	c.	\$.	c.	\$.	c.	\$.	c.	\$.	c.	\$.	c.
Equity Life.....	(a) 273,612	00	840	37	1,159	27	.....	.....	.....	.....	103	00	375,714	84	35,400	00	.....	.....	1,891	.....	2,460,288	00
Policyholders' Mutual Life.....	(b) 74,842	86	.....	.....	.....	.....	.....	.....	.....	.....	178	93	75,022	78	46,640	00	1,900	00	1,975	.....	1,676,733	00
Totals	448,455	85	840	37	1,159	27	.....	.....	.....	.....	281	93	450,737	62	82,040	00	1,900	00	2,866	.....	4,137,021	00

(a) Om. (5) table 34 per cent.

(b) Hm. 44 per cent.

The Government deposits at date of publication are as follows: Equity Life, \$33,500; Policyholders' Mutual Life, \$25,000.

LIFE INSURANCE.—Continued.
INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Gross premiums.	Interest.	Premiums on capital stock.	Calls on capital stock.	All other.	Total.	For securities (not extended).
Equity Life.....	\$ c. 67,874 13	\$ c. 18,705 09	\$ c. 200 00	\$ c.	\$ c. 193 65	\$ c. 86,972 87	\$ c. 12,710 18
Policyholders' Mutual Life.....	\$ c. 42,397 80	\$ c. 2,820 13	\$ c.	\$ c.	\$ c. 4 31	\$ c. 45,222 24	\$ c.
Totals.....	\$ c. 110,271 93	\$ c. 21,525 22	\$ c. 200 00	\$ c.	\$ c. 197 96	\$ c. 132,195 11	\$ c. 12,710 18

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Agents' Commission and salary.	Salaries and auditors' fees.	Statutory assessment and license fee.	Medical fees.	All other.	Total expenses of management.	Claims.	Surrender values paid.	Advanced to agents.	Loans on Policies.	Re-insurance.	Other expenditure.	Total.	Invested (not extended)
Equity Life.....	\$ c. 6,753 49	\$ c. 7,115 00	\$ c. 72 29	\$ c. 1,235 00	\$ c. 5,736 69	\$ c. 20,912 47	\$ c. 6,000 00	\$ c. 3,958 20	\$ c.	\$ c.	\$ c. 1,629 95	\$ c. 571 50	\$ c. 33,072 12	\$ c. 1272,480 15
Policyholders' Mutual Life.....	\$ c. 8,354 81	\$ c. 5,747 96	\$ c. 65 38	\$ c. 1,278 00	\$ c. 6,462 28	\$ c. 21,908 43	\$ c. 1,500 00	\$ c. 353 76	\$ c.	\$ c. 2,954 39	\$ c. 2,770 64	\$ c. 50 00	\$ c. 29,537 22	\$ c. 13,749 93
Totals.....	\$ c. 15,108 30	\$ c. 12,862 96	\$ c. 137 67	\$ c. 2,513 00	\$ c. 12,198 97	\$ c. 42,820 90	\$ c. 7,500 00	\$ c. 4,311 96	\$ c.	\$ c. 2,954 39	\$ c. 4,400 59	\$ c. 621 50	\$ c. 62,609 34	\$ c. 86,230 08

* Organization expenses \$1,755.93 ; Manitoba Expenses, \$1,096.94

Joint Stock Fire Insurance Companies

Year ending 31st December, 1915

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED.

HEAD OFFICE, 183 WEST GEORGE STREET, GLASGOW, SCOTLAND.

Chief Agent for Ontario, Andrew C. Stephenson, Toronto, Ontario.

Commenced business March 26th, 1907.

Names and addresses of the Directors and Officers for the year 1916:

Directors:

The Right Hon. James Parker-Smith London, E.C., England
 Claude Andrew Allan Glasgow, Scotland
 Robert King Bell Paisley, Scotland
 Sir John Cowan Edinburgh, Scotland
 David Henderson Macdonald Uddingston, Scotland
 Alexander MacKay, C.A. Dundee, Scotland
 T. Leslie Usher Edinburgh, Scotland

Officers:

The Right Hon. James Parker-Smith, President London, E.C., England
 John Ronald Fleming, Secretary London, E.C., England
 Donald Wylde MacLennan, General Manager London, E.C., England

Auditors:

J. Wyllie, Guild & Scott, C.A. (in Britain) Glasgow
 MacKay, Irons & Co., C.A. Dundee and New York City.

Authorized capital, \$2,500,000.

Subscribed capital, \$1,250,000. Paid up capital, \$500,000.

Securities deposited in the Treasury of Ontario, pursuant to the Ontario Insurance Act, \$70,076.68.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

(Canadian business only.)

ASSETS.

Amount of Municipal debentures owned (forming part of Ontario Government deposit)	\$51,045 52
Amount of Dominion of Canada 3% subscribed stock (forming part of Ontario Government deposit)	4,866 67
Amount of Municipal debentures owned (forming Manitoba Government deposit) ..	10,000 00
Amount of Municipal debentures owned (forming part of Saskatchewan Government deposit)	5,150 90

Amount of Municipal debentures owned (forming British Columbia Government deposit)	24,827 96
Cash on hand at head office, Toronto	\$69 51
Cash in Bank of Nova Scotia, Toronto	303 61
Cash in Canadian Bank of Commerce, Toronto	10,809 57
Cash in Canadian Bank of Commerce, Regina	10,009 30
Amount of deposit receipt, Metropolitan Bank (forming part Ontario Government deposit)	9,523 32
Amount of deposit receipt of Bank of Commerce (Government deposit, Alberta)	20,000 00
Amount of deposit receipt, Canada Permanent Mortgage Corporation (part Government deposit, Ontario)	5,000 00
Amount of deposit receipts, Union Trust and Bank of Commerce (part Government deposit, Sask.)	14,772 79
Cash in agents' hands, acknowledged by them to be due, and considered good	70,488 10
Interest due or accrued and unpaid	36,128 67
Premium notes outstanding in course of collection, considered good	2,850 84
Office furniture	16,896 56
Maps, plans, and automobiles (not extended)}	\$12,031 71
Total assets	\$222,255 22

LIABILITIES.

Amount of supposed or reported losses	\$20,630 49
Unearned premiums, being 50% of gross premiums on all policies in force at 31st December, 1915	130,779 03
Amount due, salaries and fees	800 00
Amount accrued, war tax	2,900 00
All other, sundry accounts	2,694 67
Total liabilities	\$157,804 19
Capital stock paid up	\$500,000 00

RECEIPTS.

Cash balance at 31st December, 1914 (not extended), \$8,336.14.	
Gross premiums received in cash: Fire, \$265,009.50; Hail, \$318,784.34	\$583,793 84
Interest	6,004 19
Cash received for re-insurance on policies become claims on Hail Insurance	1,798 17
“ for commission	565 19
“ from Home Office	44,053 50
“ from investment (deposit receipt) (not extended), \$4,772.79.	
Total receipts	\$636,214 89

EXPENDITURE.

Expenses of management:

Cash paid to agents for commission, salaries and bonus	\$88,256 77
“ Law costs	202 15
“ Investigation and adjustment of claims	11,177 44
“ Interest, discount and exchange	35,003 97
“ Statutory assessment and license fee (Ontario)	119 85
“ License fees, etc., other Provinces	1,762 62

Cash paid for travelling expenses	\$10,385 02
" Rent	2,309 92
" Taxes (Municipal and Government)	5,204 69
" Salaries, Directors' and Auditors' fees	22,365 87
" Printing, stationery and advertising	4,030 67
" Postage, telegrams and express	4,112 19
" Other expenses	531 58
Total expenses of management	\$185,462 74
Miscellaneous payments:	
Cash paid for losses which occurred during 1915: Fire, \$119,258.87;	
Hail, \$130,478.89	249,737 76
losses which occurred prior to 1915	28,441 16
rebate, abatement and returned premiums	75,436 20
re-insurance, Hail	2,825 97
office furniture	541 21
maps and plans	1,465 11
automobiles	1,694 85
to and on account of Head Office	77,339 32
expenditure other than foregoing	414 72
for investments (not extended), \$4,772.79.	
	\$623,359 04

*CURRENCY OF FIRE INSURANCE CONTRACTS.

Gross insurance in force 31st December, 1915.	One year or less.	Three years.	Total.
	\$ c.	\$ c.	\$ c.
Amount covered by policies in force 31st Dec., 1915....	9,759,722 00	8,942,884 00	18,702,606 00
<i>Re-insurance.</i>			
Of the foregoing risks there were re-insured		None in	Canada
Net risks carried by Company 31st December, 1915....	9,759,722 00	8,942,884 00	18,702,606 00

MOVEMENT IN FIRE INSURANCE CONTRACTS.

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1914.....	13,261	15,657,896 00
Policies taken during 1915 new or renewed	9,721	17,074,402 00
Gross number and amount in force at any time during 1915.....	22,982	32,732,298 00
Deduct, expired and cancelled in 1915	10,164	14,029,692 00
**Amount in force 31st December, 1915.....	12,818	18,702,606 00

*In addition, Hail Insurance amounting to \$1,800,480.00 was written in Alberta and Saskatchewan.

**Written on Ontario risks, amount, \$9,891,104.00

LIST OF SHAREHOLDERS.

(NOT PRINTED - NO ONTARIO SHAREHOLDERS.)

THE CENTURY INSURANCE COMPANY, LIMITED.

HEAD OFFICE, EDINBURGH, SCOTLAND.

Chief Agent for Ontario, Geo. Baldwin Shaw, Toronto General Trusts Building, Bay St.,
Toronto.

Commenced business January 14th, 1914.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Sheriff Lorimer, K.C.....	Edinburgh, Scotland.
Sir J. Halliday Croom, M.D., F.R.C.S. Ed.....	Edinburgh, Scotland.
A. Peddie-Waddell	Edinburgh, Scotland.
Charles E. Price.....	Edinburgh, Scotland.
Sir William Robertson, J.P.....	Dunfermline, Scotland.
J. B. Sutherland, S.S.C.....	Edinburgh, Scotland.
William Towers Clark.....	Glasgow, Scotland.

Officers:

Sheriff Lorimer, K.C., Chairman.....	Edinburgh, Scotland.
Henry Brown, J.P., General Manager.....	Edinburgh, Scotland.
John R. Little, Secretary.....	Edinburgh, Scotland.

Auditors:

Macandrew & Blair, C.A. (in Scotland).....	Edinburgh, Scotland.
Stiff Bros. & Sime.....	Toronto.

Business Transacted:

Life, Fire, Accident and Employers' Liability Insurance. Licensed in Ontario for the transaction of General Fire Insurance only.

Shareholders' Capital, \$1,575,000.00; Paid-up Capital, \$175,000.00; Securities deposited in the Treasury of Ontario, pursuant to The Ontario Insurance Act, \$56,210.04.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1915.

(Ontario business only.)

ASSETS.

Amount of Province of Ontario debentures and Canadian railways' bonds (Government deposit)	\$56,146 69
Cash in Home Bank, Toronto	5,268 20
Cash in Agents' hands, acknowledged by them to be due and considered good	5,180 52
Total assets	<u>\$66,595 41</u>

LIABILITIES.

Amount of claims or losses adjusted	\$2,107 31
Amount of unpaid, supposed or reported losses	924 00
Amount required to re-insure all outstanding fire risks being 50% of gross premiums on all policies in force, 31st December, 1915	16,237 19
Amount due, accrued, commission	1,424 63
Total liabilities	<u>\$20,693 13</u>

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$5,268 20
Gross premiums received in cash	27,305 20
Interest	1,377 35
Salvage on loss	8 40
	<u>\$28,690 95</u>

EXPENDITURE.

Expenses of management:	
Cash paid for commission	\$7,508 84
" investigation and adjustment of claims	208 00
" statutory assessment and license fees (Ontario)	69 28
" printing, stationery and advertising	39 75
" Taxes (Municipal and Government)	309 67
" Postage, telegrams and express	20 84
" other expenses	6 08
Total expenses of management	<u>\$8,162 46</u>
Miscellaneous payments:	
Cash paid for fire losses which occurred prior to 1915	5,047 20
Cash paid for fire losses which occurred during 1915	7,707 17
Cash remitted Head Office	11,238 78
Total expenditure	<u>\$32,155 61</u>

CURRENCY OF FIRE INSURANCE CONTRACTS.

Gross insurance in force 31st December, 1915.	One Year or less.	Three Years.	Total.
	\$ c.	\$ c.	\$ c.
Amount covered by policies in force 31st December, 1915	1,801,482 26	938,260 17	2,739,742 43
Re-insurance.			
Of the foregoing risks there were re-insured .....	.....	None in	Canada
Net risks carried by Company 31st December, 1915....	1,801,482 26	938,260 17	2,739,742 43

MOVEMENT IN FIRE INSURANCE CONTRACTS.

	Number.	Amount.
Policies in force 31st December, 1914.....	700	2,159,421 09
Policies taken during 1915, new or renewed	1,113	3,378,315 29
Gross number and amount of risks in force at any time during 1915..	1,813	5,537,736 38
Deduct expired and cancelled in 1915	773	2,797,993 95
Net risks in force at 31st December, 1915.....	1,040	2,739,742 43

LIST OF SHAREHOLDERS.

(Not printed.—No Ontario shareholders.)

HAMILTON FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

Commenced business November, 1863.

Names and addresses of the Directors and Officers for the year 1916:

Directors.

J. Gardiner Thompson	Montreal, P.Q.
Lewis Laing	Montreal, P.Q.
M. Chevalier	Montreal, P.Q.
T. J. Drummond	Montreal, P.Q.
Sir Alexander Lacoste, K.C.	Montreal, P.Q.
William Molson Macpherson	Montreal, P.Q.
Alexander Robertson	Montreal, P.Q.
Sir Frederick Williams-Taylor	Montreal, P.Q.
W. H. Sherman	Toronto, Ont.
J. H. Borkholder	Hamilton, Ont.
Russell T. Kelley	Hamilton, Ont.
W. H. Buscombe	Hamilton, Ont.
A. H. Crerar	Hamilton, Ont.
T. H. Crerar	Hamilton, Ont.
C. H. Stearns	Hamilton, Ont.

Officers.

J. Gardiner Thompson, President	Montreal, P.Q.
Lewis Laing, Vice-President	Montreal, P.Q.
Russell T. Kelley, Secretary	Hamilton, Ont.

Auditor.

Sinclair G. Richardson	Hamilton, Ont.
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Authorized capital stock	\$500,000 00
Subscribed capital	172,900 00
Paid up	34,660 00
Deposit at Provincial Treasury	25,067 42

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Value of real estate, less incumbrances	19,204 33
Amount of municipal debentures (Ontario Government deposit)	8,100 00
Amount of mortgages on real estate	26,402 35
Cash on hand at head office	\$4,600 06
Cash in Bank of Hamilton, Savings Department, Hamilton	1,400 69
Cash in Bank of Hamilton (Current account)	284 12
Cash in Dominion Bank, Hamilton, Savings Department	36 07
	6,420 94

Cash in agents' hands acknowledged by them to be due and considered good	\$5,970 38
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1915	9,196 65
Amount accrued interest	669 00
Re-insurance on losses of 1915, unpaid	1,889 36
Rebates due from other companies	35 13
Total assets	\$77,888 14
Uncalled subscribed capital stock	\$138,240 00

LIABILITIES.

Amount of adjusted	\$2,514 03
Amount of losses supposed or reported	925 00
	\$3,439 03
Amount of interest accrued	175 00
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1915	47,438 17
Amount of re-insurance due other companies	346 91
Amount of war tax accrued for last quarter, 1915	119 00
Total liabilities	\$51,518 11
Paid up capital stock	\$34,660 00

RECEIPTS.

Cash balance at 31st December, 1914 (not extended), \$5,776.73.	
Cash received gross premiums received in cash	83,788 74
" for interest	2,034 35
" for re-insurance on policies become claims	2,812 42
" rents	1,078 29
" commission	4,553 11
" adjustments of losses re-insured	83 67
" from investments (not extended), \$10,368.96.	
Total receipts	\$94,350 58

EXPENDITURE.

Expenses of management:

Cash paid for commission, bonus and salary	\$16,268 94
" fuel and light	168 98
" investigation and adjustment of claims	592 12
" interest, discount and exchange	661 94
" statutory assessment and license fee	128 19
" taxes (Government and Municipal)	1,640 09
" travelling expenses	1,000 40
" rent	900 00

Cash paid for salaries, directors' and auditors' fees	\$8,617 50
" printing, stationery and advertising	2,669 72
" postage, telephone, telegrams and express	1,148 64
" other expenses	969 18
Total expenses of management	\$34,765 70
Miscellaneous payments:	
Cash paid for loss which occurred prior to 1915	4,503 51
" losses which occurred during 1915	28,366 28
" re-insurance	14,357 95
" rebates	10,111 11
" fees, Canada Fire Underwriters' Association. \$62 30	
" insurance on Head Office Building	97 30
" reorganization expenses	995 92
" Goad's plans	119 97
" furniture and fixtures	26 50
" capital stock and bonus cancelled and refunded	250 00
" expenses, Toronto Office	213 13
	1,765 12
" for investment (not extended), \$10,205.66.	
Total expenditure	\$93,869 67

CURRENCY OF INSURANCE CONTRACTS.

Amount covered by Policies in force 31st December, 1915.

	One year or less.	Three years.	Total.
Amount covered by policies in force, December 31st, 1915	\$4,011,066 29	\$8,057,757 49	\$12,068,823 78
Re-insurance of the foregoing risks that were re-insured	\$1,129,035 71	\$559,813 30	\$1,688,849 01
Net risks carried by Company 31st December, 1915	\$2,882,030 58	\$7,497,944 19	\$10,379,974 77

MOVEMENT IN INSURANCE CONTRACTS.

	Number.	Amount.
Policies in force 31st December, 1914	11,589	\$11,559,259 07
Policies new and renewed during 1915	6,885	7,906,586 82
Gross number during 1915	18,474	\$19,465,845 89
Less expired and cancelled in 1915	7,072	7,397,022 11
Net risks in force, 31st December, 1915	11,402	\$12,068,823 78

CALLS ON CAPITAL STOCK.

Number of Calls made, 5. Respective dates 10th January, 1906; 10th February, 1906 and 10th March, 1906. Rate, 10 per cent, 5 per cent and 5 per cent; also, subsequently 10 per cent, and 10 per cent, at 3 and 6 months from date of subscription, respectively.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of Shares.	Amount subscribed.	Amount paid on Calls.
			\$	\$
Burkholder, J. H.....	Hamilton, Ont.....	10	1,000	200
Buscombe, Wm. J., Jr.....	".....	10	1,000	200
Chevalier, M.....	Montreal, Que.....	10	1,000	200
Crerar, A. H.....	Hamilton, Ont.....	10	1,000	200
Crerar, T. H.....	".....	10	1,000	200
Drummond, T. J.....	Montreal, Que.....	10	1,000	200
Kelley, Russell T.....	Hamilton, Ont.....	10	1,000	200
Lacoste, K.C., Sir Alexander....	Montreal, Que.....	10	1,000	200
Laing, Lewis.....	".....	10	1,000	200
Liverpool & London and Globe Insurance Co.....	".....	1,579	157,900	31,660
Macpherson, Wm. Molson.....	".....	10	1,000	200
Robertson, Alexander.....	".....	10	1,000	200
Sherman, W. H.....	Toronto, Ont.....	10	1,000	200
Stearns, C. H.....	Hamilton, Ont.....	10	1,000	200
Thompson, J. Gardiner.....	Montreal, Que.....	10	1,000	200
Williams-Taylor, Sir Frederick..	".....	10	1,000	200
Totals.....		1,729	172,900	34,660

MERCHANTS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business 19th January, 1898.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Geo. H. Hees	Toronto, Ont.
R. E. Gibson	Toronto, Ont.
G. S. Ryerson, M.D.	Toronto, Ont.
T. Kinnear†	Toronto, Ont.
Wm. Prendergast	Toronto, Ont.
B. P. Corey	Petrolea, Ont.
R. H. Greene.....	Toronto, Ont.
J. W. Scott	Listowel, Ont.
W. S. Dingman	Stratford, Ont.
J. H. C. Durham	Toronto, Ont.

Officers:

Geo. H. Hees, President	Toronto, Ont.
R. E. Gibson, 1st Vice-President	Toronto, Ont.
G. S. Ryerson, M.D., 2nd Vice-President	Toronto, Ont.
John H. C. Durham, Secretary-Treasurer	Toronto, Ont.

Auditors:

A. J. Walker, C.A.....	Toronto, Ont.
Rutherford Williamson, C.A.	Toronto, Ont.

*Authorized capital, \$500,000.

†Subscribed capital, \$300,000.00; Paid-up capital, \$75,000.00.

Securities deposited in the Treasury of Ontario, \$105,000.00.

*Under a special Act of the Province of Ontario, 9 Edward VII, chapter 152 (Assented to 13th April, 1909) the authorized capital stock of the Merchants' Fire Insurance Company was fixed at \$500,000 in shares of \$50 each, which are to be substituted for the old shares in the hands of shareholders of \$100 each, and one-half of the sum paid in on each old share is to be credited on each such substituted share. The rights of creditors existing at the passing of the Act are preserved.

‡During 1910 a new issue of 2,191 shares at a par value of \$50 was made, on which 6 per cent. was called and paid.

‡Deceased.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of real estate (office building, 86 Adelaide St. East).....	\$50,000 00
Municipal debentures (part Government deposit)	93,461 90
Loan Companies' debentures (part Government deposit)	44,500 13
Instalment on War Loan	2,000 00
Mortgages	81,500 00
Cash at head office	2,209 76
" on deposit in Union Bank	61 24
" on deposit in Royal Bank, Yonge and Richmond Streets Branch...	7,247 35
Interest due and accrued	1,858 48
Cash in agents' hands acknowledged by them and considered good.....	7,734 33
Re-insurance accounts	41 12
Due from other Companies for re-insurance on losses already paid.....	14 00
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force 31st December, 1915	4,616 03
Total assets	<u>\$295,244 34</u>

Subscribed capital stock uncalled	<u>\$225,000 00</u>
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LIABILITIES.

Amount required to re-insure all outstanding fire risks, being 50 per cent. of gross premiums on all policies in force at 31st December, 1915....	\$180,468 70
Commission	900 00
Total liabilities, except capital stock	<u>\$181,368 70</u>
Capital stock paid up in cash.....	<u>\$75,000 00</u>

RECEIPTS.

Cash paid at 31st December, 1914 (not extended)	\$23,310 93
Gross premiums received in cash	\$237,690 61
Received for interest	9,567 96
" rents	3,360 02
" commission on re-insurance	1,740 52
" re-insurance on policies become claims	3,924 48
" endorsement fees	251 26
" debentures, mortgages and other securities (not extended), \$4,250.	
Total	<u>\$256,534 85</u>

EXPENDITURE.

Expenses of management:

Paid for law costs	\$83 00
" light and fuel	94 81
" interest, discount and exchange	703 54
" commission to agents, salaries and bonus	49,305 03

Paid for rent	\$2,100 00
" statutory assessment and license	387 85
" stationery, printing and advertising	3,785 70
" travelling expenses	606 00
" postage, telegrams and express	1,194 99
" investigation and adjustment of claims	2,153 06
" taxes (Municipal and Government)	2,220 07
" war taxes	1,671 99
" salaries, Directors' and Auditors' fees	14,472 30
" building expenses account	1,768 87
" other expenses	1,251 16
Total expenses of management	\$81,798 37

Miscellaneous payments:

Amount paid for losses which occurred during year 1915	105,733 89
" re-insurance	8,711 90
" rebate	12,953 14
" dividends	7,500 00
" office furniture	565 20
" debentures, mortgages and other securities (not extended)	\$57,314 93
Total	<u>\$217,262 50</u>

CURRENCY OF FIRE INSURANCE CONTRACTS.

	One year or less.		Three years.		Total.
	\$	c.	\$	c.	\$ c.
Amount covered by policies in force 31st December, 1915	11,842,404	00	29,852,902	00	41,695,306 00
<i>Re-insurance.</i>					
Of the foregoing risks there were re-insured....	599,986	00	164,157	00	764,143 00
Net risks actually carried by the Company at 31st December, 1915.....	11,242,418	00	29,688,745	00	40,931,163 00

MISCELLANEOUS.

Movements in Fire Insurance Contracts.	Number.	Amount.
		\$ c.
Policies in force 31st December, 1914	36,711	37,847,324 00
Taken during the year 1915, new and renewed.....	22,297	25,814,493 00
Gross number and amount in force at any time during 1915.....	59,008	63,661,817 00
Deduct expired and cancelled during 1915.....	19,515	21,966,511 00
In force at 31st December, 1915	39,493	41,695,306 00

*All in Ontario.

CALLS ON CAPITAL STOCK.

**Number of calls made, 3; rate, 10, 5 and 10 per cent.

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1915.

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			\$	\$ c.
Abell, Henry	Toronto	10	500	125 00
Adams, James	Toronto	5	250	62 50
Adams, Mrs. M.	"	35	1,750	437 50
Adams, W. J.	Oshawa	10	500	125 00
Agar, C. J.	Toronto	10	500	125 00
Agnew, Thos. J.	Prince Albert, Sask.	25	1,250	312 50
Allan, T. A.	Toronto	10	500	125 00
Alexander & Cable Co., Ltd.	Toronto	20	1,000	250 00
Andrews, E. B.	Toronto	10	500	125 00
Armstrong, Wm.	Niagara-on-the-Lake.	10	500	125 00
W. T. Atkinson Estate	Toronto	10	500	125 00
Alexander, John	"	12	600	150 00
Aikins, Dr. W. H. B.	"	20	1,000	250 00
Beck, The C., Mfg. Co., Ltd.	Penetanguishene.	20	1,000	250 00
Bell, W. N.	Paris	10	500	125 00
Bixell, O.	Brantford	10	500	125 00
Bowlby, Ward H.	Berlin	20	1,000	250 00
Breithaupt, J. C.	Berlin	30	1,500	375 00
Brown, John	Carleton Place.	5	250	62 50
Burch, George	St. Catharines	20	1,000	250 00
Becker, D.	New Hamburg	10	500	125 00
Black, G. S.	Toronto	20	1,000	250 00
Byrne, E. M.	"	4	200	50 00
Brayley, J. E.	"	20	1,000	250 00
Brydon, V. A.	"	50	2,500	625 00
Bradshaw, Wm.	"	8	400	100 00
Brydon, John	"	25	1,250	312 50
Caldwell, Albert W.	"	15	750	187 50
Campbell, Wm.	Goderich	10	500	125 00
Carter, Katie	Toronto	4	200	50 00
Carter, R. F.	"	8	400	100 00
Chantler, Thomas	"	10	500	125 00
Chatterly, Ida M. and John.	Oak Ridges	20	1,000	250 00
Clancy, Miss H.	Toronto	10	500	125 00
Clay, Elizabeth.	"	5	250	62 50
Cleghorn, W. W.	Wellesley.	10	500	125 00
Coatsworth, Alan.	Toronto	4	200	50 00
Connor, F. E., M.D.	Shelbrook, Sask.	2	100	25 00
Conway, Mrs. Howard B.	Toronto	10	500	125 00
Corey, Bloss P.	Petrolea	100	5,000	1,250 00
Cox, Mrs. Annie L.	Davisville.	3	150	37 50
Cressman, Noah	New Hamburg	10	500	125 00
Curtis, Frank.	Toronto	10	500	125 00
Carolan, James.	"	5	250	62 50
Carleton, E. M.	"	40	2,000	500 00
Davis, Miss M. N.	Philadelphia	80	4,000	1,000 00
Davis, Albert J.	Port Perry	5	250	62 50
Davis, Ammon	Toronto	100	5,000	1,250 00
Deitch, J. E.	"	26	1,300	325 00
Dufton & Sons.	Stratford.	5	250	62 50
Durham, Ann Angus.	Bond Lake.	100	5,000	1,250 00
Durham, James R., M.D.	Warren, Pa.	40	2,000	500 00
Durham, J. H. C.	Bond Lake.	500	25,000	6,250 00
Durham, Eliza.	Warren, Pa.	2	100	25 00
Dingman, W. S.	Stratford.	40	2,000	500 00

**See note on page B 26.

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1915.—*Continued.*

Name.	Address.	No. of Shares.	Amount subscribed for.	Amount paid up.
			\$	\$ c.
Davidson, Jessie.....	Toronto.....	10	500	125 00
Edmonds, Charles E.....	".....	10	500	125 00
Elliott, David.....	".....	5	250	62 50
Elliott, E. Hope.....	Tillsonburg.....	20	1,000	250 00
Elliott, Rev. George, Estate.....	St. Thomas.....	5	250	62 50
Field, J. M.....	Goderich.....	5	250	62 50
Ford, T. S.....	Mitchell.....	5	250	62 50
Forster, A. I.....	Toronto.....	10	500	125 00
Foster, Sir Geo. E., M.P.....	Ottawa.....	10	500	125 00
Fraser, D. B., M.D.....	Stratford.....	10	500	125 00
Froude, Geo. A.....	Toronto.....	4	200	50 00
Froude, Mrs. Jennie.....	".....	4	200	50 00
Fuller, Anna E.....	Windsor.....	20	1,000	250 00
Ghent, Chas. A.....	Havelock.....	10	500	125 00
Gibson, Ralph E.....	Toronto.....	200	10,000	2,500 00
Gray, Gertrude A.....	".....	3	150	37 50
Green, R. H.....	".....	40	2,000	500 00
Greenizen, Isaac.....	Petrollea.....	5	250	62 50
Greenwood, W. J.....	Whitby.....	5	250	62 50
Gearing, T. V.....	Toronto.....	10	500	125 00
Guest, G. H.....	".....	2	100	25 00
Godbold, Mrs. L.....	".....	2	100	25 00
Gordon, Geo. A.....	".....	5	250	62 50
Hastie, Robert.....	".....	50	2,500	625 00
Heck, Benjamin.....	".....	55	2,750	687 50
Hees, Geo. H.....	".....	400	20,000	5,000 00
Herriman, W. C., M.D.....	Orillia.....	10	500	125 00
Hicks, Mrs. Catharine.....	Toronto.....	35	1,750	437 50
Hicks, Miss K.....	".....	5	250	62 50
Hillock, Frank.....	Toronto.....	10	500	125 00
Hogg, David.....	Perth.....	20	1,000	250 00
Hope, Mrs. G. L.....	Edmonton, Alta.....	5	250	62 50
Hudson, A. T.....	Carleton Place.....	2	100	25 00
Hodge, Mrs. Agnes.....	London.....	10	500	125 00
Hackett, Mrs. Annie.....	Toronto.....	10	500	125 00
Haight, Horace.....	".....	16	800	200 00
Hughes, S. N.....	".....	10	500	125 00
Hill, David.....	Richmond Hill.....	20	1,000	250 00
Harniman, A. L.....	Toronto.....	4	200	50 00
Hay, J.....	".....	8	400	100 00
Hall, W. Geo.....	".....	20	1,000	250 00
Ireland, J. T.....	Harriston.....	5	250	62 50
Irwin, Wm.....	Stratford.....	30	1,500	375 00
Irwin, Wm.....	Peterboro'.....	13	650	162 50
Ireland, G. A.....	Trenton.....	10	500	125 00
Innes, Wm.....	Richmond Hill.....	4	200	50 00
Joynt, John.....	Lucknow.....	5	250	62 50
Johnston, A. J.....	Toronto.....	4	200	50 00
Johnston, Isabella.....	".....	12	600	150 00
Kearns, Jas. F.....	Kinistino, Sask.....	4	200	50 00
Kenny, Randal.....	Sarnia.....	5	250	62 50
Ketrick, Mrs. M.....	Toronto.....	45	2,250	562 50
Kinnear, Thomas.....	Toronto.....	100	5,000	1,250 00
Knight, Albert E. and Clara.....	".....	30	1,500	375 00
Krug, T.....	Tavistock.....	5	250	62 50
Keenan, Wm., Estate.....	Toronto.....	10	500	125 00
Ketcheson, H. F.....	Belleville.....	20	1,000	250 00
Liebner, E.....	St. Thomas.....	5	250	62 50
Lovering, H. L.....	Coldwater.....	50	2,500	625 00
Luke, J. & Sons.....	Tillsonburg.....	10	500	125 00
Lee, J.....	Toronto.....	10	500	125 00
Legge, E. M.....	Temperanceville.....	2	100	25 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1915.—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up in cash.
			\$	\$ c.
Legg, Wm. H.	Jefferson, Ont.	100	5,000	1,250 00
MacNamara, C. C.	Toronto	5	250	62 50
Madill, Benjamin	Beaverton	10	500	125 00
Magee, Harold W.	Toronto	12	600	150 00
Maher, J. D.	"	6	300	75 00
Marshall, George	"	10	500	125 00
Massey, A. W.	Essex	10	500	125 00
Meiklejohn, J.	Harriston	5	250	62 50
Mellow, S. J., M.D.	Port Perry	10	500	125 00
Merner, Absolom	Alliston	10	500	125 00
Mitchell, W. G.	Toronto	251	12,550	3,137 50
Moorehouse, W. H., M.D.	London	10	500	125 00
Morrill, Robert	Harriston	4	200	50 00
Mulloy, N., M.D., Estate	Preston	20	1,000	250 00
Munro, Rev. Gus.	London	10	500	125 00
Munro, Hugh	Alexandria	20	1,000	250 00
Munroe, Dr. Geo. A.	Saskatoon, Sask.	10	500	125 00
Munroe, M. J.	Edmonton, Alta	10	500	125 00
Munroe, Wm.	"	20	1,000	250 00
Mansell, Wm.	Toronto	10	500	125 00
Maxwell, H.	"	12	600	150 00
Musson, E. J.	Weston	5	250	62 50
MacDonald, A. G. F.	Alexandria	5	250	62 50
McCaw, W. H.	Port Perry	5	250	62 50
McCormack, R. L.	Toronto	50	2,500	625 00
McCuaig, Malcolm	Vankleek Hill	10	500	125 00
Macdonald, Jessie	Carleton Place	5	250	62 50
McDonald, P. A.	Penetanguishene	10	500	125 00
McDonell, George, Estate	Cornwall	20	1,000	250 00
McDougall, Mrs. Anna E.	Carleton Place	5	250	62 50
McKerlingham, Annie J.	Toronto	10	500	125 00
McLennan, K., M.D.	Alexandria	20	1,000	250 00
McLennan, R. R., Estate	Cornwall	50	2,500	625 00
McMaster, Mrs. M.	Alexandria	5	250	62 50
McMillan, Hon. D., Estate	"	20	1,000	250 00
McMurchie, J.	Harriston	5	250	62 50
McMillan, Amy Ann	Alexandria	80	4,000	1,000 00
McClelland, J. H.	Brampton	2	100	25 00
McClure, R. H.	Toronto	50	2,500	625 00
McArthur, John C.	Rockside	10	500	125 00
Nairn, Chas. A.	Goderich	10	500	125 00
Nelson, Robert	Toronto	5	250	62 50
Neale, C. W. Ross	"	5	250	62 50
Ochs, Anthony, M.D.	Hespeler	5	250	62 50
Ostrum, I. B.	Alexandria	20	1,000	250 00
Patterson, John	Toronto	120	6,000	1,500 00
Peine, Lewis	New Hamburg	6	300	75 00
Plews, W. S.	Toronto	40	2,000	500 00
Potter, Charles	Watford	10	500	125 00
Prendergast, Wm.	Toronto	50	2,500	625 00
Price, James	"	10	500	125 00
Purdy, W. T.	Kinistino, Sask.	5	250	62 50
Pyke, Geo. J.	Toronto	5	250	62 50
Power, William	"	5	250	62 50
Purdy, A. S.	"	10	500	125 00
Pennell, Margaret	"	2	100	25 00
Pickering, Mrs. Margaret	Burlington	20	1,000	250 00
Ratz, A. E.	Tavistock	10	500	125 00
Reid, George	Toronto	1	50	12 50
Reiner, J. G.	Wellesley	20	1,000	250 00
Rider, H. A.	Toronto	20	1,000	250 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1915—*Concluded.*

Name.	Address.	No. of shares.	Amount	Amount
			subscribed for.	paid up.
			\$	\$ c.
Rutherford, S. J.....	Toronto	10	500	125 00
Ryan, G. B.	Guelph	10	500	125 00
Ryerson, Capt. Eric E.....	Toronto	88	4,400	1,100 00
Ryerson, G. S., Col., M.D.....	"	120	6,000	1,500 00
Robertson, Thos.....	"	140	7,000	1,750 00
Robertson, E. A.	Stratford.....	4	200	50 00
Robinson, Charles W.....	Toronto.....	4	200	50 00
Rous, Clara Clark	"	4	200	50 00
Ryerson, Mary A., Estate	"	80	4,000	1,000 00
Schaefer, H. M.....	Milverton	5	250	62 50
Schell, J. T.....	Alexandria	10	500	125 00
Scott, J. W.....	Listowel	100	5,000	1,250 00
Sherwood, Col. A. P.....	Ottawa.....	10	500	125 00
Smillie, John W.....	Maxville	5	250	62 50
Smith, A. Dalton, M.B.....	Mitchell.....	20	1,000	250 00
Smith, John	Tillsonburg	25	1,250	312 50
Snugs, A.	Long Beach, Cal.....	5	250	62 50
Stevens, N. H.....	Chatham	25	1,250	312 50
Shannon, Agnew M.....	Toronto	10	500	125 00
Sterling Realty Corporation Ltd.,	"	320	16,000	4,000 00
Sutherland, R. W.....	"	2	100	25 00
Stevenson, M. M.....	"	10	500	125 00
Stewart, C. G.....	Whiterose.....	16	800	200 00
Stewart, Miss M. E.....	"	20	1,000	250 00
Turner, E. W.....	Toronto	10	500	125 00
Twining, Mrs. Ada L.....	Surrey, Eng.....	5	250	62 50
Thompson, W. J.....	Toronto.....	10	500	125 00
Traill, Florence E.....	"	20	1,000	250 00
Unser, William	"	12	600	150 00
Voran, S. W.....	Walkerton.....	5	250	62 50
Villiers, R. J.....	Toronto	8	400	100 00
Vaisey, E.....	"	20	1,000	250 00
Walker, Albert, J.....	Toronto	12	600	150 00
Walker, E. C.....	"	10	500	125 00
Ward, T. S., Estate	"	2	100	25 00
Warden, Gilbert T.....	"	20	1,000	250 00
Way, Bidwell	Hamilton	10	500	125 00
Wilkinson, A. W., Estate.....	Barrie.....	10	500	125 00
Wilkinson, W. B., Estate.....	Toronto	4	200	50 00
Wilson, T. A.	"	10	500	125 00
Witton, J. G.....	Hamilton	5	250	62 50
Wood, R. A., Estate	Toronto.....	50	2,500	625 00
Wythe, Fred. P.....	"	156	7,800	1,950 00
Walker, Raymond.....	"	5	250	62 50
Whaley, J. M.....	"	10	500	125 00
Wilcox, T. J.....	Sault Ste. Marie	40	2,000	500 00
Ward, James, Estate	Stratford.....	2	100	25 00
Walker, Mrs. I. F.....	Fort William	60	3,000	750 00
Weston, Mrs. Mercy C.....	Toronto.....	5	250	62 50
Wickett, Grace, M.....	"	20	1,000	250 00
Williams, E.....	"	40	2,000	500 00
Wright, A. R.....	"	8	400	100 00
Zinkann, E.....	Berlin.....	5	250	62 50
Totals		6,000	\$300,000	\$75,000 00

QUEEN CITY FIRE INSURANCE COMPANY.

HEAD OFFICE, 32 CHURCH STREET, TORONTO.

*Commenced business 1st July, 1871.**Directors:*

Names and addresses of the Directors and Officers for the year 1916.

John D. Chipman	Toronto, Ont.
Joseph Walmsley	Toronto, Ont.
William Walmsley	Toronto, Ont.
Hugh Blain	Toronto, Ont.
J. G. Scott, K.C.	Toronto, Ont.

Officers:

John D. Chipman, President	Toronto, Ont.
Joseph Walmsley, Vice-President and Secretary	Toronto, Ont.
Walmsley and Chipman, Joint Managers	Toronto, Ont.

Auditors:

A. C. Neff, F.C.A.	Toronto, Ont.
Oscar Hudson, A.C.A.	Toronto, Ont.

Authorized Capital, \$250,000; Subscribed Capital, \$100,000; Paid-up, \$100,000; Securities deposited in Treasury of Ontario, \$29,920.79 par value.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Value of real estate held by the Company, being the head office of the Company, 32 Church Street, Toronto	\$70,574 71
Mortgages	47,725 00
Loans secured by municipal debentures, bank and other stocks	131,555 50
Shares in Bell Telephone Company of Canada	41,176 50
Municipal debentures	24,116 18
Municipal debentures (Government deposit)	27,977 23
Canada War Loan	500 00
Rents due or accrued and unpaid	32 00
Cash on hand, head office	3,879 72
Cash on deposit in Dominion Bank, Head Office, Toronto	7,042 74
Cash on deposit, Imperial Bank, Toronto	20,212 43
Agents' balances	8,080 79
Interest accrued and unpaid	2,145 58
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1915	23,423 70
Goad's plans (not extended)	\$1,701 34
Due from other companies for re-insurance on losses	25 00
Suspense account	449 62
Total assets	\$408,916 70

LIABILITIES.

Amount of losses unpaid at 31st December, 1915	\$2,365 81
Unearned premiums, being 50 per cent. of gross premiums on all policies in force at 31st December, 1915	113,260 70
Total liabilities, except capital stock	<u>\$115,626 51</u>
Capital stock paid up in cash	<u>\$160,000 00</u>

CASH RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$45,805 24
Gross premium received in cash	\$153,038 95
Received for interest	15,314 85
Rents	6,648 56
Commission	8,561 33
Re-insurance on policies become claims	24,419 49
Re-insurance adjusting expenses	444 40
Re-insurance premiums (refund by cancellation)	2,696 93
Salvage	22 89
Other sources	5 85
Investment account (not extended)	\$46,781 63
Total	<u>\$211,153 25</u>

EXPENDITURE.

Expenses of management:

Paid for commission	\$38,438 32
“ salaries, directors and auditors' fees	7,835 00
“ rent and taxes	3,521 80
“ clerical work, etc.	23 58
“ statutory assessment and license fee	264 45
“ stationery, printing and advertising	760 44
“ travelling expenses	183 17
“ postage, telegrams and express	336 29
“ investigation and adjustment of claims	2,993 49
“ expense head office building	2,541 92
“ other expenditure	5 00
Total expenses of management	<u>\$56,903 46</u>

Miscellaneous payments:

Amount paid for losses which occurred prior to 1915	4,571 27
“ “ losses which occurred during 1915	70,595 68
“ “ re-insurance premiums	36,008 83
“ “ rebates	11,503 80
“ of dividends paid during year to shareholders.....	5,000 00
“ invested (not extended)	\$87,442 19
“ vote to President and Vice-President (honorarium).....	500 00
“ vote to Relief Fund	80 00

Total expenditure	<u>\$185,163 04</u>
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CURRENCY OF FIRE INSURANCE CONTRACTS.

Gross amount in force 31st December, 1915.	One year or less.	Three years.	Total.
	\$	\$	\$
Amount covered by policies in force 31st Dec., 1915	8,898,726	16,539,130	25,437,856
<i>Re-insurance.</i>			
Of the foregoing risks there were re-insured.....	2,762,969	2,567,969	5,330,938
Net risks in force 31st December, 1915.....	6,135,757	13,971,161	20,106,918

MOVEMENT IN FIRE INSURANCE CONTRACTS.

Fire Risks.	Number.	Amount.
		\$
Policies in force 31st December, 1914.....	18,529	24,023,093
Taken during the year 1915 new and renewed.....	14,545	17,514,691
Totals.....	33,074	41,537,784
Deduct expired and cancelled during 1915.....	11,471	16,099,928
*In force at 31st December, 1915.....	21,603	25,437,856

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1915.

Name.	Residence.	No. Shares.	Amount Subscribed.	Amount paid up in cash.
			\$	\$
Badenach Estate, Edgar A	Toronto	20	1,000	1,000
Blain, Hugh.....	"	20	1,000	1,000
Chipman, J. D., in trust.....	"	20	1,000	1,000
Copp, W. W., estate of.....	"	10	500	500
Elliott, Catherine A., executrix....	"	30	1,500	1,500
English, Walter A.....	Wash'n., D.C., U.S.A..	41	2,050	2,050
MacLennan, James, Estate of.....	Toronto	100	5,000	5,000
MacLennan, Mrs. Mary L	"	40	2,000	2,000
Roaf, Harriet E	"	30	1,500	1,500
Scott, J. G., K.C	"	24	1,200	1,200
Strathy, G. B.....	"	20	1,000	1,000
Scott & Walmsley, Ltd., ...	"	1,605	80,250	80,250
Walmsley, Wm.....	"	20	1,000	1,000
Walmsley, Joseph.....	"	20	1,000	1,000
Totals		2,000	100,000	100,000

RECAPITULATION

OF

Assets, Liabilities, Receipts and Expenditure of
Joint Stock Fire Insurance Companies

JOINT STOCK FIRE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Real Estate.		Bonds, mortgages and other investments.		Loans on stocks and debentures.		Unearned part 50% of premiums paid for re-insurance at 75% Dec. 1915.		Interest accrued.		Cash.		Agents' balance.		Re-insurance on losses.		All other assets.		Total assets, except unpaid calls on Capital Stock.		Good's plans, office furniture, etc. (not extended).		Subscribed capital, stock unearned, less paid in advance of calls.	
	£	¢	£	¢	£	¢	£	¢	£	¢	£	¢	£	¢	£	¢	£	¢	£	¢	£	¢	£	¢
British Crown...	95,844	05	50,488	10	436,128	07	3,968	36	5,183	52	70,488	10	436,128	07	610,806	55	692,255	22	612,000	00	13,001	71	730,000	00
Century...	50,146	29	3,968	36	5,183	52	3,968	36	5,183	52	3,968	36	5,183	52	3,968	36	5,183	52	3,968	36	5,183	52	3,968	36
Hamilton...	19,204	33	3,968	36	5,183	52	3,968	36	5,183	52	3,968	36	5,183	52	3,968	36	5,183	52	3,968	36	5,183	52	3,968	36
Merchants...	20,000	00	3,968	36	5,183	52	3,968	36	5,183	52	3,968	36	5,183	52	3,968	36	5,183	52	3,968	36	5,183	52	3,968	36
Queen City...	70,551	01	131,555	50	2,415	28	2,415	28	2,415	28	41,134	89	8,068	70	95	00	48	62	295,214	34	1,701	34	225,000	00
Totals...	129,550	04	131,555	50	35,936	38	7,423	90	122,880	18	63,094	60	1,328	36	17,474	43	1,070,890	84	13,733	05	2,513,240	00		

Government deposits are as follows:—British Crown, \$70,976.68; Century, \$58,210.94; Hamilton, \$25,067.42; Merchants, \$105,000.00; Queen City, \$20,930.79.

* Amounts shown include real business in Canada. a Includes \$5,683.37 on business written in Canada, outside of Ontario.

b Notes for bad premiums, Saskatchewan and Alberta.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Unpaid losses.		Unearned premiums.		Salaries and fees.		All other liabilities.		Total liabilities except paid up capital stock.		Paid up capital stock.		Number of policies in force.		Net amount at risk.	
	£	¢	£	¢	£	¢	£	¢	£	¢	£	¢	£	¢	£	¢
British Crown...	3,406	64	130,779	02	800	00	1,434	63	157,804	19	500,000	00	12,818		18,702,606	00
Century...	3,031	31	10,337	19	.....	.....	1,434	63	21,518	11	175,000	00	1,040		9,730,749	43
Hamilton...	3,429	03	47,138	17	.....	.....	614	91	51,518	11	314,000	00	11,402		10,329,974	77
Merchants...	.....	.....	180,108	70	.....	.....	999	00	181,368	70	75,000	00	31,493		40,931,163	77
Queen City...	3,365	81	113,263	70	.....	.....	.....	.....	113,263	70	100,000	00	21,063		20,106,918	00
Totals...	39,466	64	488,183	79	840	00	8,360	21	527,010	61	884,000	00	80,356		92,860,404	20

* Amounts shown include for all business in Canada.

a Includes \$15,759.72 in Provinces outside Ontario.

b Includes \$2,900.00 War Taxes.

JOINT STOCK FIRE INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Gross premiums.		Interest and dividends.		Rent.		Re-insurance on losses.		Extra premiums, fees, etc.		Commission.		Rebates.		Re-insurance cancelled and adjustment expenses.		Other.		Total.		From investments (Not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
*British Crown	583,793	84	6,064	19			b 1,798	17			565	19			c 44,053	50			636,214	89	4,772	79
Century	27,305	20	1,377	35												8	40		28,690	95		
Hamilton	83,788	74	2,034	35	1,078	29	2,812	42			4,553	11			83	67		94,350	58	10,368	95	
Merchants	237,690	61	9,567	95	3,360	02	3,924	48	251	26	1,740	52						256,534	85	4,250	00	
Queen City	153,038	95	15,314	85	6,648	56	24,419	49			8,561	33			3,141	33	28	74	211,153	25	46,781	63
Totals	1,085,617	34	34,298	70	11,086	87	32,954	56	251	26	15,420	15			3,225	00	44,090	64	1,226,944	52	66,173	38

* Amounts shown include for all business in Canada.

a Includes \$318,784.34 hail premiums in Alberta and Saskatchewan.
b On hail insurance in Alberta and Saskatchewan.

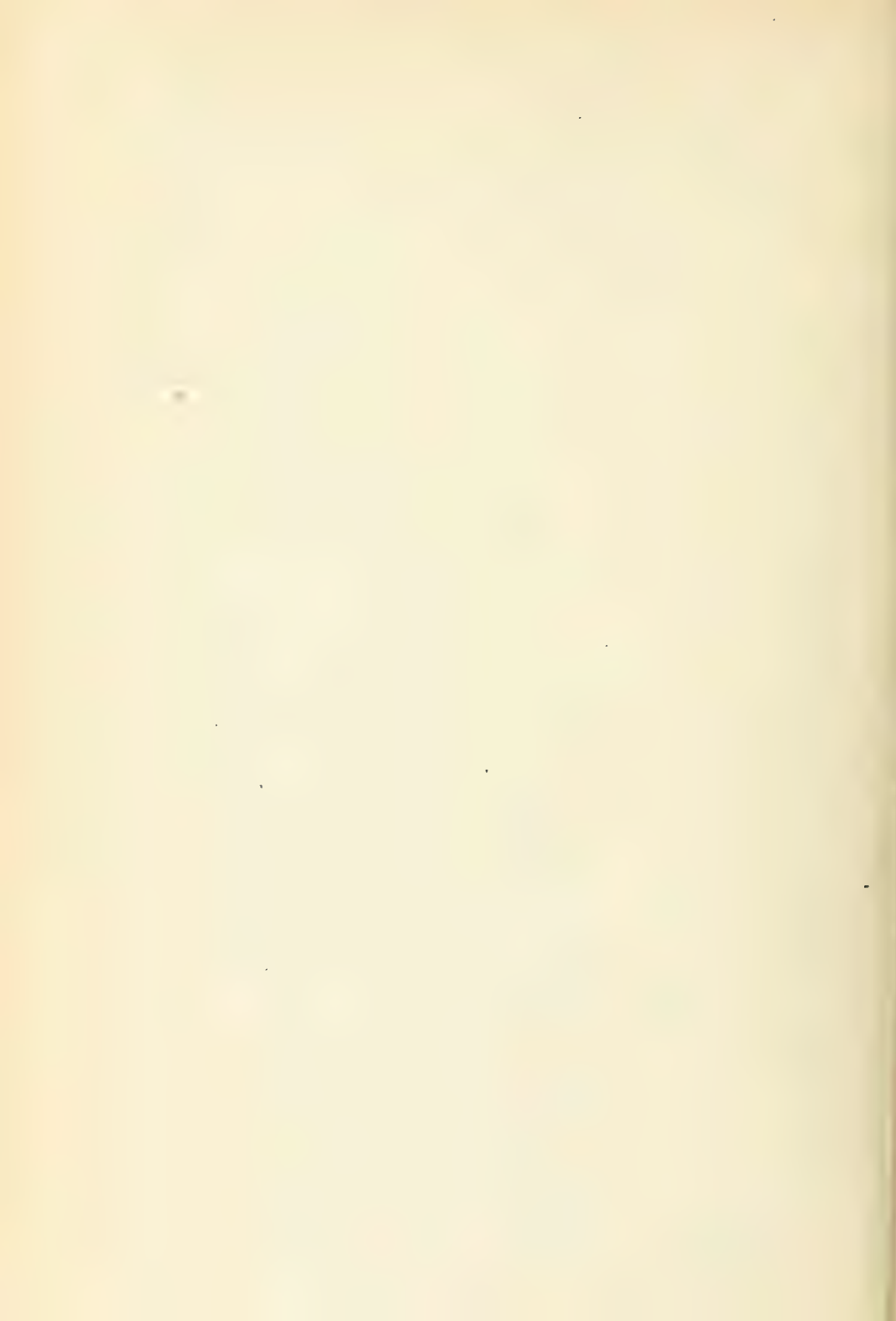
EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of company.	Commission.		Salaries, rent, and taxes.		Expenses on building.		All other expenses.		Total expenses of management.		Losses.		Re-insurance premiums.		Rebate.		Dividends.		Fixed's plans and office furniture.		All other.		Total.		Invested (Not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
* British Crown	88,356	77	12,365	87	7,544	61	299	15	67,092	40	185,402	74	2,825	97	75,123	36			63,501	17	377,754	04	622,349	04	4,772	79
Century	7,508	81	339	07	119	55			274	07	8,102	46	12,754	07							11,398	78	32,153	61		
Hamilton	16,298	91	617	50	2,540	09			7,210	98	34,755	70	14,337	93	3,111	11			119	47	1,618	65	47,308	67	19,305	66
Merchants	19,305	03	11,472	30	4,350	07	82	00	385	55	1,768	87	81,798	37	103,723	89			7,400	00	365	20	217,362	30	57,314	95
Queen City	38,428	32	7,835	00	3,521	80			1,394	97	56,993	40	36,008	83	11,965	80	5,409	00			589	00	183,163	04	87,412	19
Totals	190,777	30	53,290	67	18,206	24	285	15	90,252	36	367,092	73	61,991	65	110,043	35	12,500	00	4,412	84	91,191	47	1,151,809	86	159,733	57

* Amounts shown include for all business in Canada.

a Includes \$130,478.89 on hail insurance in Alberta and Saskatchewan.
b On hail insurance in Alberta and Saskatchewan.
c Includes \$1,694.85, automobile.

d Includes \$77,729.23 repayment to Home Office.
e Repayment to Home Office.



Cash-Mutual Fire Companies

ASSETS AND LIABILITIES ; INCOME AND EXPENDITURE.

Cash Mutuals may be distinguished into (A) those having no joint stock capital.
(B) those having a joint stock capital.

A.

The Economical Mutual Fire Insurance Company.
The Gore District Mutual Fire Insurance Company.
The Perth Mutual Fire Insurance Company.
The Waterloo Mutual Fire Insurance Company.

B.

The Fire Insurance Exchange Corporation, Mutual and Stock.
Hand-in-Hand Insurance Company, Mutual and Stock.
The Metropolitan Fire Insurance Company, Cash Mutual and Stock.
The Millers' and Manufacturers' Insurance Company, Cash Mutual and Stock.
The Monarch Fire Insurance Company, Cash Mutual and Stock.
The Wellington Mutual Fire Insurance Company.



A.—Cash-Mutual Fire Companies

HAVING NO JOINT STOCK CAPITAL

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE.

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BERLIN.

Commenced business 28th October, 1871.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

John Fennell	Berlin, Ont.
Geo. C. H. Lang.....	Berlin, Ont.
W. H. Schmalz.....	Berlin, Ont.
L. J. Breithaupt.....	Berlin, Ont.
W. H. Bowlby.....	Berlin, Ont.
H. L. Janzen.....	Berlin, Ont.
P. S. Lautenschlager.....	Berlin, Ont.
Geo. Rumpel	Berlin, Ont.
George Pattinson	Preston, Ont.

Officers:

John Fennell, President.....	Berlin, Ont.
George C. H. Lang, Vice-President.....	Berlin, Ont.
W. H. Schmalz, Manager and Treasurer.....	Berlin, Ont.

Auditors:

J. M. Scully, F.C.A.....	Berlin, Ont.
J. A. Law.....	Berlin, Ont.

Unassessed premium note capital, \$219,756.92. Securities deposited at Provincial Treasury, \$50,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of real estate	\$65,783 37
Amount of mortgages on real estate	245,481 50
Amount of debentures (\$49,095.48, Ontario Government deposit).....	174,888 41
Cash on hand at Head Office	2,016 49
Cash on deposit in Canadian Bank of Commerce, Berlin, Ont. (Deposit receipt, Ontario Government deposit)	904 52
Cash on deposit to Company's credit in Merchants Bank, Berlin, Ont., current account	36,906 68
Cash on deposit in Bank of Hamilton (Savings), Berlin, Ont.....	1,841 45
" " Molsons Bank " " 	5,450 67
" " Bank of Nova Scotia " " 	563 88
" " Bank of Toronto " " 	1,860 88
" " Union Bk. of Canada " " 	226 92
Amount unpaid of agents' balances	6,129 86

Amount of premium notes in force after deducting all payments thereon and assessments levied	219,756 92
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1915.....	13,386 92
Accrued interest	6,843 39
Office furniture and Goad's plans (not extended)	\$5,000 00
Total assets	\$782,041 86

LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1915	\$90,735 30
Amount of losses supposed or reported	\$329 00
Total liabilities	\$91,064 30

RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$40,962 12
Cash received as fixed payments of 1915	\$70,758 15
" premiums on cash system	108,346 86
" interest, including rent	25,016 40
" agents' balances of 1914 received in 1915	6,704 69
" re-insurance on losses	4,685 08
" transfer fees	184 55
" additional premiums	1,558 07
" investment (not extended)	\$23,108 25
Total receipts	\$217,253 80

EXPENDITURE.

Expenses of management:

Amount paid for investigation and adjustment of claims and travelling expenses	\$1,644 74
Amount paid for commission to agents	28,532 86
" statutory assessment and license fee	264 98
" printing, stationery and advertising	1,677 31
" Patriotic Fund, Red Cross and Y.M.C.A.	2,400 00
" salaries, directors' and auditors' fees	19,416 01
" postage, telephone, telegrams, express and exchange..	1,517 32
" fuel, light and water	281 34
" taxes (municipal and government)	1,926 52
" law costs	148 43
" Bradstreet's, caretaker, bond, laundry, Goad's Plans and sundries	693 83

Total expenses of management	\$58,503 34
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Miscellaneous payments:

Cash paid for losses which occurred prior to 1915.....	\$2,864 57
“ losses which occurred during 1915	74,110 95
“ re-insurance	23,668 26
“ rebate, abatement, and returned premiums	11,922 29
“ investments (not extended)	\$60,483 37

Total expenditure \$171,069 41

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

System.	One year or less.	Three years.	Total.
Mutual		\$5,233,328 00	\$5,535,328 00
Cash	\$4,927,525 00	16,308,194 00	21,235,719 00
Totals	\$4,927,525 00	\$21,843,522 00	\$26,771,047 00

Re-insurance.

Cash	\$1,697,487 00	999,329 00	2,696,816 00
Net risks carried by Company, 31st December, 1915	\$3,230,038 00	\$20,844,193 00	\$24,074,231 00

MOVEMENT IN RISKS.

Fire Risks—Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	3,158	\$5,501,570 00
Policies new and renewed during 1915	1,207	2,088,883 00
Gross number during 1915	4,365	\$7,590,453 00
Less expired and cancelled in 1915	1,173	2,055,125 00
Net risks in force on mutual system, 31st December, 1915...	3,192	\$5,535,328 00

Fire Risks—Cash System.	Number.	Amount.
Policies in force 31st December, 1914	17,423	\$21,381,562 00
Policies new and renewed during 1915	6,501	8,169,897 00
Gross number during 1915	23,924	\$29,551,459 00
Less expired and cancelled in 1915	6,055	8,315,740 00
Net risks in force on cash system, 31st December, 1915.....	17,869	\$21,235,719 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$344,460 08
Amount of all premium notes, after deducting all payments thereon and assessments levied	219,756 92
Amount of premium notes received during the year 1915	134,333 59

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 10th October, 1839.

Names and addresses of the Directors and Officers for the year 1916:

Directors:

Hugh Cant	Galt, Ont.
Robert Scott	Galt, Ont.
Hugh McCulloch	Galt, Ont.
Charles Turnbull	Galt, Ont.
A. E. Watson	Ayr. Ont.
Lincoln Goldie	Guelph, Ont.
C. R. H. Warnock	Galt, Ont.
W. K. McNaught	Toronto, Ont.
J. N. MacKendrick	Galt, Ont.

Officers:

Hugh Cant, President	Galt, Ont.
Robert Scott, Vice-President	Galt, Ont.
J. N. MacKendrick, Secretary-Treasurer	Galt, Ont.

Auditors:

John Perry	Galt, Ont.
Wm. Philip	Galt, Ont.

Unassessed premium note capital, \$240,520.00.

Securities in Treasury of Ontario, par value, \$50,000.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of real estate	\$22,500 00
Loans secured by mortgages	131,066 66
Debentures (\$50,000 deposited with Ontario Government)	451,921 31
Actual cash on hand at Head Office	2,955 05
Cash on deposit to the Company's credit, not drawn against, in the following chartered banks:	
Royal Bank, agency at Toronto (savings account)	4,000 00
Bank of Toronto, agency at Galt (savings account)	4,000 00
Merchants' Bank, agency at Galt (current account)	8,571 40
Merchants' Bank, agency at Galt (savings account)	16,201 22
Union Bank, agency at Galt (savings account)	4,000 00
Imperial Bank, agency at Galt (savings account)	4,000 00
Cash in agents' hands	826 81

Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$240,520 00
Amount of interest accrued	9,561 65
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of cash risks in force at 31st December, 1915	7,108 56
Total assets	<u>\$907,232 66</u>

LIABILITIES.

Amount of supposed or reported loss	\$2,077 85
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1915	99,027 23
Total liabilities	<u>\$101,105 08</u>

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$40,645 43
Cash received as fixed payments of 1915	\$77,567 21
" fixed payments for years prior to 1915	1,665 80
" premiums on cash system	110,657 29
" agents' balances of 1914, received in 1915	1,356 38
" interest (including rent, \$1,008.21)	27,533 78
" re-insurance on losses	7,854 30
" transfer fees	190 00
" from mortgage and debenture investments (not extended)	\$22,868 23
Total receipts	<u>\$226,824 76</u>

EXPENDITURE.

Expenses of management:	
Amount paid for commission and bonus to agents	\$32,168 95
" fuel and light	283 75
" license fee and statutory assessment	267 98
" printing, stationery and advertising	1,353 98
" taxes (Government and Municipal)	2,021 21
" salaries, directors' and auditors' fees	18,632 00
" travelling expenses	802 18
" postage, telephone, telegrams and express	1,314 16
" investigation of claims	371 87
" incidentals	1,979 51
Expenses of management	<u>\$59,195 59</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1915	62,532 44
" losses which occurred prior to 1915	2,178 31
" re-insurance premiums	20,710 38
" rebate, abatement and returned premiums	5,055 82
" refund to members	15,605 57
" James Young, Memorial	5,000 00
" purchase of securities (not extended)	\$76,332 64
	<u>\$170,278 11</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1915.

System.	One year or less.	Three years.	Total.
Mutual		\$5,805,243 66	\$5,805,243 66
Cash	\$4,782,872 68	17,273,257 82	22,056,130 50

Totals \$4,782,872 68 \$23,078,501 48 \$27,861,374 16

Re-insurance.

On mutual system		869,185 44	869,185 44
Cash system	442,093 00	1,014,181 35	1,456,274 35

Total re-insurance \$442,093 00 \$1,883,366 79 \$2,325,459 79

Net risks carried by Company 31st December,
1915 \$4,340,779 68 \$21,195,134 69 \$25,535,914 37

MOVEMENT IN RISKS.

System of Insurance.

Mutual System.	Number.	Amount.
Policies in force, 31st December, 1914	3,133	\$5,879,154 33
Policies new and renewed during 1915	1,115	2,097,294 00
Gross number during 1915	4,248	\$7,976,448 33
Less expired and cancelled in 1915	1,168	2,171,204 67
Net risks in force on mutual system, 31st December, 1915	3,080	\$5,805,243 66

Cash System.	Number.	Amount.
Policies in force, 31st December, 1914	13,235	\$21,339,948 68
Policies new and renewed during 1915	5,245	8,387,869 90
Gross number during 1915	18,480	\$29,727,818 58
Less expired and cancelled in 1915	5,046	7,671,688 08
Net risks in force, on cash system, 31st December, 1915	13,434	\$22,056,130 50

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1915.

Amount of face of all premium notes held by Company and legally liable to assessment	Three-year risks. \$390,439 00
Amount of premium notes, after deducting all payments thereon and assessments levied	240,520 00
Amount of premium notes received during the year 1915	143,279 00
Payments on premium notes of 1915, including all sums credited on said premium notes: Paid up to 31st December, 1915	28,655 80

PERTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STRATFORD.

Commenced business 1st December, 1863.

Names and addresses of the Directors and Officers for the year 1916:

Directors:

Wm. Davidson	Stratford, Ont.
G. G. McPherson, K.C.	Stratford, Ont.
Geo. W. Hamilton	Stratford, Ont.
John Brown	Stratford, Ont.
Charles Packert	Stratford, Ont.
J. A. Robertson, M.D.	Stratford, Ont.
Thomas Trow	Stratford, Ont.
James Jones	Mitchell, Ont.
Andrew Kuhry	Stratford, Ont.

Officers:

Wm. Davidson, President	Stratford, Ont.
G. G. McPherson, K.C., Vice-President	Stratford, Ont.
Charles Packert, Manager	Stratford, Ont.
George Kay, Secretary	Stratford, Ont.

Auditors:

James Bennoch	Stratford, Ont.
Wm. Irwin	Stratford, Ont.

Deposited in the Treasury of Ontario	\$50,000 00
Unassessed premium note capital	167,158 74

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of real estate	\$11,164 30
Cash value of mortgages	151,725 00
Value of municipal debentures and Canada War Loan (\$50,000 Ontario Government deposit)	324,653 61
Cash at Head Office	2,449 64
Cash deposited in Royal Bank, Stratford	1,624 04
Cash deposited in Canadian Bank of Commerce, Stratford, Ont.	2,270 59
Cash deposited in Merchants' Bank, Stratford	1,507 08
Cash in agents' hands acknowledged by them to be due, and considered good	3,968 41
Amount of premium notes in force, after deducting all payments thereon and assessments levied	167,158 74
Amount of re-insurance on losses	930 52
Amount of unearned part (50 pre cent.) of premium paid for re-insurance of risks on cash system in force at 31st December, 1915	6,067 87
Amount of all other assets	201 79
Total assets	<u>\$673,721 59</u>

LIABILITIES.

Amount of losses supposed or reported	\$2,764 40
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1915	72,716 87
Total liabilities	\$75,481 27

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$14,422 34
Cash received as fixed payments due in 1915	\$54,870 98
" for premiums on cash system	76,986 00
" for interest	22,677 96
" for re-insurance on account of losses	14,287 35
" extra premiums and endorsement fees	790 86
" agents' balances of 1914 received in 1915	4,868 35
" rents	187 47
" mortgage insurance	160 00
" from investments (not extended)	\$60,500 04
Total receipts	\$174,828 97

EXPENDITURE.

Expenses of management:

Cash paid for commission to agents	\$24,560 71
" law costs	97 10
" statutory assessment and license	270 01
" investigation and adjustment of claims	977 24
" taxes (Government and Municipal)	1,274 00
" salaries, directors' and auditors' fees	15,680 55
" printing, stationery and advertising	1,605 31
" travelling expenses	532 03
" postage, telephone, telegrams and express	944 74
" fuel and light	164 55
" exchange	42 70
" caretaker	147 00
" mercantile agency	50 00
" water rates	11 90
" insurance, building and contents	54 00
" building repairs	31 50
" Red Cross Society	1,000 00
" bonds, officers and agents	57 50
" Insurance Journals	15 10
" vault fittings	25 00
" repairs to stamp and adding machine	21 25
" lawn attention	26 00
" tarpaulins	14 00
" Mutual Underwriters	10 00
" Government account	5 00
" sundry and supplies expenses	166 67

Total expenses of management **\$47,783 86**

Miscellaneous payments:

Cash paid for losses which occurred prior to 1915.....	\$4,937 34
“ losses which occurred in 1915	64,315 56
“ re-insurance	15,547 06
“ rebates	5,798 09
“ mortgage insurance account	303 79
“ investments (not extended)	\$103,214 30
Total expenditure	<u>\$138,685 70</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

System.	One year or less.	Three years.	Total.
Mutual		\$10,929,399 00	\$10,929,399 00
Cash	\$3,642,523 00	13,151,081 00	16,793,604 00
Totals	\$3,642,523 00	\$24,080,480 00	\$27,723,003 00

Re-insurance.

Mutual		\$1,723,332 00	\$1,723,332 00
Cash	\$427,718 00	1,319,566 00	1,747,284 00
Totals	\$427,718 00	\$3,042,898 00	\$3,470,616 00
Net risks carried by Company, 31st December, 1915	\$3,214,805 00	\$21,037,582 00	<u>\$24,252,387 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force, 31st December, 1914	5,238	\$10,798,622 00
Policies new and renewed during 1915	1,889	4,126,842 00
Gross number during 1915	7,127	\$14,925,464 00
Less expired and cancelled in 1915	1,966	3,996,065 00
Net risks in force on mutual system, 31st December, 1915	5,161	<u>\$10,929,399 00</u>

Cash System.	Number.	Amount.
Policies in force, 31st December, 1914	12,571	\$16,648,206 00
Policies new and renewed during 1915	6,832	8,458,374 00
Gross number during 1915	19,403	\$25,106,580 00
Less expired and cancelled in 1915	6,846	8,312,976 00
Net risks in force on cash system, 31st December, 1915	12,557	<u>\$16,793,604 00</u>

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$272,615 36
Amount of all premium notes, after deducting all payments thereon and assessments levied	167,158 74
Amount of premium notes received during the year 1915.....	102,072 22
Cash paid up to 31st December, 1915	20,406 52

WATERLOO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 7th May, 1863.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Geo. Diebel	Waterloo, Ont.
Allan Bowman	Preston, Ont.
James Livingston	Baden, Ont.
J. H. Webb	Waterloo, Ont.
Simon B. Bricker	Waterloo, Ont.
J. L. Wideman	St. Jacob's, Ont.
J. Howard Simpson	Guelph, Ont.
P. E. Shantz	Preston, Ont.
Richard Roschmann	Waterloo, Ont.

Officers:

Geo. Diebel, President	Waterloo, Ont.
Allan Bowman, Vice-President	Preston, Ont.
Levi W. Shuh, Manager	Waterloo, Ont.

Auditors:

J. M. Scully	Berlin, Ont.
J. Scully	Berlin, Ont.

Unassessed premium note capital, \$254,594.67.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of real estate	\$25,000 00
" mortgages	10,850 00
" bonds, debentures and securities (\$50,000 Ontario Govern- ment deposit)	561,119 36
Cash on hand at head office	\$3,009 15
Cash on deposit to Company's credit, not drawn against, in the Molsons Bank, Waterloo (current account)	13,840 83
Cash on deposit to Company's credit, not drawn against, in the Molsons Bank, Waterloo (savings account)	6,784 94
	23,634 92

Cash in agents' hands acknowledged by them to be due and considered good	\$8,981 30
Amount of short date notes or due bills	539 75
Amount of premium notes in force after deducting all payments thereon and assessments levied	254,594 67
Amount of unearned part (50 per cent.) of premiums paid for re-insurance or risks on cash system in force at 31st December, 1915.	7,770 26
Amount of accrued interest	18,924 18
Office furniture and Goad's plans (not extended)	\$4,600 00
Total assets	\$911,414 44

LIABILITIES.

Amount of unpaid losses	\$4,298 51
" unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1915.	132,062 11
Total liabilities	\$136,360 62

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$22,745 69
Cash received as fixed payments of 1915	\$84,217 25
" premiums on cash system	122,723 26
" agents' balances of 1914 received in 1915	8,389 56
" transfer fees	298 00
" additional premiums	1,416 30
" rent	333 33
" interest	32,911 68
" re-insurance on losses	9,690 33
" bills receivable	228 86
" from matured investments (not extended)	\$28,633 25
Total receipts	\$260,208 57

EXPENDITURE.

Expenses of management:	
Amount paid for commission on bonus to agents.	\$31,818 55
" law costs	588 50
" fuel and light	488 71
" investigation and adjustment of claims	1,446 62
" interest	2,494 29
" statutory assessment and license fee	395 29
" taxes (Government and Municipal)	1,500 70
" printing, stationery and advertising	3,057 26
" salaries, directors' and auditors' fees	20,076 92
" postage, telephone, telegrams and express	1,435 50
" exchange	385 09
" travelling expenses	776 00
" janitor	212 00
" repairs	207 10
" Patriotic Fund	2,000 00
" Underwriters' Association	1,578 73
" other expenses	341 90
Total expenses of management	\$68,803 16

Miscellaneous payments:

Cash paid for losses which occurred prior to 1915	\$5,054 61
“ losses which occurred during 1915	89,289 90
“ re-insurance	27,737 89
“ rebate, abatement and returned premiums	13,579 20
“ other	1,360 35
“ investments (not extended)	\$82,127 48

Total expenditure	<u>\$205,825 11</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

System.	One year or less.	Three years.	Total.
Mutual .....	.....	\$10,918,619 00	\$10,918,619 00
Cash	\$4,323,018 00	26,333,034 00	30,656,052 00
Total	\$4,323,018 00	\$37,251,653 00	\$41,574,671 00

Re-insurance.

Mutual .....	.....	\$1,777,478 00	\$1,777,478 00
Cash	\$270,099 00	1,483,314 00	1,753,413 00
Total	\$270,099 00	\$3,260,792 00	\$3,530,891 00
Net risks carried by Company, 31st December, 1915	\$4,052,919 00	\$33,990,861 00	<u>\$38,043,780 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	4,596	\$10,869,090 00
Policies new and renewed during 1915	1,916	4,033,711 00
Gross number during 1915	6,512	\$14,902,801 00
Less expired and cancelled in 1915	1,993	3,984,182 00
Net risks in force on mutual system, 31st December, 1915....	4,519	<u>\$10,918,619 00</u>

Cash System.	Number.	Amount.
Policies in force 31st December, 1914	25,889	\$30,612,071 00
Policies new and renewed during 1915	11,183	13,973,967 00
Gross number during 1915	37,072	\$44,586,038 00
Less expired and cancelled in 1915	11,530	13,929,986 00
Net risks in force on cash system, 31st December, 1915....	25,542	<u>\$30,656,052 00</u>

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$417,822 10
Amount of premium notes, after deducting all payments thereon and assessments levied	254,594 67
Amount of premium notes received during the year 1915	150,136 30
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	30,027 36

RECAPITULATION
OF
Assets, Liabilities, Income and Expenditure
OF ALL
Cash Mutual Fire Insurance Companies having no
Joint Stock Capital

A.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Value of real estate, less encumbrance.		Mortgages, bonds, debentures and other securities.		Interest due and accrued.		Cash at hand, office and bank balances.		Agents' balances.		Bills receivable, short-term notes, or due bills.		Unassessed premiums.		Re-insurance on losses.		Unearned part of premiums paid for risks in force at 31st Decr. 1915.		All other assets.		Total.		Goad's plans, office furniture, etc. (not extended).	
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.		
Economical	65,583	37	120,389	91	6,812	29	19,571	49	6,149	86	.....	.....	210,766	94	.....	.....	11,386	92	.....	.....	782,044	86	5,000	00
Gore District	22,506	00	582,987	97	9,561	65	13,727	97	836	81	.....	.....	240,230	00	.....	.....	7,408	56	.....	.....	945,232	62	.....	.....
Perth	11,464	30	475,378	61	294	79	7,854	35	3,908	44	.....	.....	167,458	71	.....	.....	6,067	85	.....	.....	673,791	59	.....	.....
Waterloo	25,000	00	571,969	76	18,924	18	23,624	92	8,494	30	529	75	254,294	07	.....	.....	7,770	26	.....	.....	941,414	41	4,600	00
Totals	124,447	67	2,651,765	85	35,534	01	124,985	43	19,909	98	529	75	882,630	33	930	52	31,335	61	.....	.....	3,274,410	55	9,600	00

The Government deposits all date of publication are as follows:—Economical, \$50,000; Perth, \$50,000; Waterloo, \$50,000.

The Government deposits at date of publication are as follows:—Economical, \$50,000; Gore District, \$54,000; Perth, \$46,000; Waterloo, \$50,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Losses unpaid at 31st Decr. 1915, through subsequent charges.		Unearned premium on cash.		Premiums earned at 31st Decr. 1915, less system risks, e.g. fire, theft, burglary, etc.		All other liabilities.		Total liabilities.		Number of Policies.	Net amount of risk.	
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.		£	s. d.
Economical	339	00	30,735	30	.....	.....	91,064	30	21,664	.....	21,664	24,074	231 00
Gore District	2,677	85	30,027	24	.....	.....	101,165	08	16,514	.....	16,514	25,535	914 37
Perth	2,731	40	72,716	87	.....	.....	75,461	27	17,718	.....	17,718	24,252	387 00
Waterloo	4,298	51	132,092	11	.....	.....	136,330	62	39,661	.....	39,661	38,043	280 00
Totals	9,469	76	294,541	51	.....	.....	404,011	27	85,354	.....	85,354	111,906	312 37

The Government deposits at date of publication are as follows:—Economical, \$50,000; Gore, \$50,000; Perth, \$50,000; Waterloo, \$50,000.

A.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.

RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Fixed payments of 1915.			Fixed payments or assessments of years prior to 1915.			Premiums on cash system.			Agents' balances, 1915.			Interest.			Losses (premiums and extra premiums).			For losses re-insured.			Re-insurance.			Other sources.			Total.			Received for re-insurances (not extended).			
	\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		
Economical.....	70,758	15					1,08,46	83		6,704	69		*25,016	40		1,442	62		4,385	08								217,353	80		25,408	35		
Gore District.....	77,367	21		1,655	80		119,657	29		1,350	38		*27,523	78		190	00		7,854	30								226,824	76		22,868	25		
Perth.....	51,870	98					76,936	00		4,868	55		22,677	96		709	86		11,387	35		187	47				100	60	174,838	37		60,300	04	
Waterloo.....	81,217	25					122,753	96		8,489	56		22,911	68		1,714	39		9,630	55		333	33				228	86	260,398	57		28,627	25	
Totals.....	287,443	52		1,655	80		418,713	11		21,518	98		108,129	82		4,437	78		36,517	05		539	80				388	86	879,416	10		135,190	87	

* Including reins.

* Including rents.

EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Expenses of Management.

Name of Company.	Commission and bonus to Agents.			Costs in law.			Stationery and printing and postage fees.			Salaries and other expenses of office.			Total expense of management.			Refund to members.			Amount paid for losses.			Re-insurance.			All other payments.			Total.			Invested (not extended).		
	\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.	
Economical.....	58,532	86		148	43		261	48		29,777	67		58,563	31					76,377	52		23,608	26					171,069	41		60,483	37	
Gore District.....	32,468	95					267	98		26,728	66		59,495	59		45,665	57		61,716	75		29,710	38		5,000	00		170,258	11		76,332	61	
Perth.....	21,586	71		7	10		270	04		22,870	04		47,783	86					69,353	90		15,547	05		303	70		138,685	70		102,214	30	
Waterloo.....	21,818	55		588	30		395	29		33,766	53		68,804	16					91,341	54		27,737	89		1,369	35		295,895	11		82,127	48	
Totals.....	117,984	97		824	03		1,198	36		112,075	39		244,365	9		15,666	57		305,293	68		87,663	59		6,661	14		685,858	33		222,157	79	

B.—Cash-Mutual Fire Companies

HAVING JOINT STOCK CAPITAL

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE

FIRE INSURANCE EXCHANGE CORPORATION.
STOCK AND MUTUAL.

HEAD OFFICE, TORONTO.

Commenced business 3rd August, 1886.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Peleg Howland	Toronto, Ont.
Frank Russill	Toronto, Ont.
H. D. Eby	Toronto, Ont.
Col. W. C. Macdonald	Toronto, Ont.
R. S. Waldie	Toronto, Ont.
J. G. Scott, K.C.	Toronto, Ont.
Elias Rogers	Toronto, Ont.
Theron Gibson	Toronto, Ont.
Jos. Walmsley	Toronto, Ont.

Officers:

Peleg Howland, President	Toronto, Ont.
Frank Russill, Vice-President	Toronto, Ont.
Walmsley and Chipman, Joint Managers.....	Toronto, Ont.
Arthur Dwyer, Secretary	Toronto, Ont.

Auditors:

A. C. Neff, F.C.A.	Toronto, Ont.
Oscar Hudson, A.C.A.	Toronto, Ont.

Authorized capital stock	\$250,000 00
Subscribed	87,300 00
Paid up	43,650 00
*Securities deposited in Treasury of Ontario	17,000 00
Unassessed premium note capital	8,511 66

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Call loans on municipal debentures	\$24,524 00
Municipal debentures and Canada War Loan owned (Government deposit \$7,000.00)	28,109 42
Cash at head office	769 86
Cash in Standard Bank, Toronto	24,075 23
Cash on deposit, Canada Permanent Mortgage Corporation	6,590 92
Cash on deposit in Canada Permanent Mortgage Corporation (Govern- ment deposit)	10,000 00

*Since increased to \$20,000.00.

Amount of premium notes in force after deducting all payments thereon, and assessments levied	\$8,511 66	
Less residue of premium notes for re-insurance	652 16	
		\$7,859 50
Cash in agents' hands		3,635 70
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1915		4,050 64
Amount of accrued interest		605 56
Goad's plans (not extended)	\$1,677 74	
Total assets		\$110,220 83
Subscribed capital stock uncalled		\$43,650 00

LIABILITIES.

Amount of losses adjusted	\$885 08
Amount of supposed or reported losses	1,784 35
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1915	38,370 98
Amount of all other	231 15
Total liabilities to public	\$41,271 56
Liabilities to shareholders:	
Paid up stock	\$43,650 00

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$28,442 15	
Cash received for fixed payments, 1915	\$7,655 55	
" fixed payments due in prior years	737 27	
" premiums on cash system	71,493 92	
" interest	4,323 21	
" re-insurance on losses	13,961 35	
" agents' balances of 1914 received in 1915	5,691 13	
" on account of debentures and loans on debentures (not extended)	\$37,990 48	
Total		\$103,862 43

EXPENDITURE.

Expenses of management:

Cash paid for commission to agents	\$18,597 35
" investigation and adjustment of claims	1,443 62
" refunded on debentures	199 61
" statutory assessment and license fee	85 30
" travelling expenses	138 50
" rent	400 00
" salaries, directors' and auditors' fees	3,225 00
" printing, stationery and advertising	290 76
" postage, telephone, telegrams and express	232 75
" taxes (Government and Municipal)	983 84

Total expenses of management	\$25,596 73
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Miscellaneous payments:

Cash paid for losses which occurred prior to 1915	\$5,748 84
" losses which occurred during 1915	51,619 22
" re-insurance	8,619 07
" rebates	8,374 81
" Dividends	2,173 50
" investments (not extended)	\$36,685 88
" other expenditure	41 00
Total	<u>\$102,173 17</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

System.	One year or less.	Three years.	Total.
Mutual	\$626,873 00	.....	\$626,873 00
Cash	4,879,424 00	\$2,146,049 00	7,025,473 00
Total	<u>\$5,506,297 00</u>	<u>\$2,146,049 00</u>	<u>\$7,652,346 00</u>
<i>Re-insurance.</i>			
Mutual	\$91,052 00	.....	\$91,052 00
Cash	551,396 00	\$135,396 00	686,792 00
Total re-insurance	<u>\$642,448 00</u>	<u>\$135,396 00</u>	<u>\$777,844 00</u>
Net risks carried by Company, 31st December, 1915	<u>\$4,863,849 00</u>	<u>\$2,010,653 00</u>	<u>\$6,874,502 00</u>

MOVEMENT IN RISKS.

Mutual System	Number.	Amount.
Policies in force 31st December, 1914	299	\$668,912 00
Policies new and renewed during 1915	295	654,673 00
Gross number, 1915	594	\$1,323,585 00
Less expired and cancelled in 1915	309	696,712 00
Net risks in force on mutual system, 31st December, 1915....	285	<u>\$626,873 00</u>
<i>Cash System.</i>		
Policies in force 31st December, 1914	5,430	\$6,085,805 00
Policies new and renewed during 1915	8,510	7,078,255 00
Gross number during 1915	13,940	\$13,164,060 00
Less expired and cancelled in 1915	5,067	6,138,587 00
*Net risks in force on cash system 31st December, 1915....	8,873	<u>\$7,025,473 00</u>

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	One-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$17,023 32
Amount of all premium notes, after deducting all payments thereon and assessments levied	8,511 66
Amount of premium notes received during the year 1915	17,386 18
Payments on the premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	7,655 55
Amount of premium notes given by Company for re-insurance....	\$1,304 32
Less paid thereon	652 16
Residue of premium notes given by Company for re-insurance....	\$652 16

*In Ontario, \$5,972,210.00.

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

Names.	Address.	No. of shares.	Amount of subscribed stock.	Amount paid up.
			\$	\$
Allen, W. A.	Ottawa	15	900	450
Bate, H. N.	"	10	600	300
Beatty, Edith Adelia	Toronto	7	420	210
Brook, W. R.	"	50	3,000	1,500
Blain, H.	"	50	3,000	1,500
Brennan, J. C.	Ottawa	10	600	300
Darling, A., Estate	Toronto	50	3,000	1,500
Dunnett, Mrs. Jessie	"	50	3,000	1,500
Devlin, R. J.	Ottawa	15	900	450
Elliot, Catherine A., Executrix	Toronto	50	3,000	1,500
Eby, Joseph F., Estate	"	50	3,000	1,500
Elliot, W. S.	Montreal	10	600	300
Elliot, C. J.	Toronto	10	600	300
Gurney, E.	"	50	3,000	1,500
Gage, W. J.	"	25	1,500	750
Garland, John	Ottawa	10	600	300
Howland, H. S., Sons & Co., Limited ..	Toronto	50	3,000	1,500
Hallam, John, Estate	"	50	3,000	1,500
Hedley, James, in trust	"	25	1,500	750
Hamilton, Chester B.	"	7	420	210
Hamilton, W. A.	"	6	360	180
Hodgins, Henrietta H.	Brampton	6	360	180
Hobson, M. Martin	Toronto	50	3,000	1,500
Hobson, Mary A.	Hamilton	10	600	300
Irving, A. S., Estate	Toronto	25	1,500	750
Ince, Wm., Estate	"	10	600	300
Ketchum, Carrie Ella	Gananoque	7	420	210
McKinnon, S. F., Estate	Toronto	50	3,000	1,500
Macdonald, Col. W. C.	"	50	3,000	1,500
Mackay, James D.	"	25	1,500	750
National Trust Co., Limited	"	45	2,700	1,350
Neitzke, Lucy M. (Mrs.)	Germany	6	360	180
Northcote, J. G.	Toronto	20	1,200	600
Ogilvie, Sarah L.	Montreal	25	1,500	750
Olmstead, Edith H.	Hamilton	10	600	300
Patterson, R. L.	Toronto	50	3,000	1,500
Rogers, E.	"	50	3,000	1,500
Roaf, Francis C.	"	10	600	300
Russill, Frank	"	50	3,000	1,500
Stayner, Harriet Rose	"	35	2,100	1,050
Stayner, Winslow S.	"	25	1,500	750
Spink, J. L., Estate	"	13	780	390
Spink, Eliza F.	"	12	720	360
Scott & Walmsley, Limited	"	50	3,000	1,500
Scott, J. G., K.C.	"	50	3,000	1,500
Scott, M. E.	"	10	600	300
Toronto General Trusts Corporation (in Trust)	"	20	1,200	600
Waldie, John, Estate	"	50	3,000	1,500
Wilson, W., Estate	"	50	3,000	1,500
Wood, Wm. A.	Hamilton	10	600	300
Wood, Geo. Duncan, Estate	Winnipeg	10	600	300
Wood, Samuel Casey	Toronto	7	420	210
Wood, Louis Percival	Gananoque	7	420	210
Wood, Herbert Harold	Toronto	7	420	210
Totals		1,455	\$87,300	\$43,650

HAND-IN-HAND INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONT.

Commenced business 1st July, 1873.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Jno. D. Chipman	Toronto, Ont.
Jos. Walmsley	Toronto, Ont.
Thos. Flynn	Toronto, Ont.
J. G. Scott, K.C.	Toronto, Ont.
Hugh Blain	Toronto, Ont.
G. L. Smith	Toronto, Ont.

Officers:

J. D. Chipman, President	Toronto, Ont.
Jos. Walmsley, Vice-President	Toronto, Ont.
Walmsley and Chipman, Joint Managers.....	Toronto, Ont.
F. E. Dingle, Secretary-Treasurer	Toronto, Ont.

Auditors:

A. C. Neff, F.C.A.	Toronto, Ont.
Oscar Hudson, A.C.A.	Toronto, Ont.

By Act 42 Vict., chap. 85, Ontario Statutes, 1879, power was granted to this Company to raise Capital Stock and do business on the Cash System.

Authorized Capital Stock	\$500,000 00
Subscribed Capital Stock	100,000 00
Paid up in cash	50,000 00
Stock uncalled	50,000 00
*Securities deposited in the Treasury of Ontario	25,000 00
Unassessed premium note capital	14,033 30

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Mortgages on real estate	\$48,000 00
Municipal debentures and Canada War Loan owned (Ontario Government deposit, \$25,000.00)	51,854 33
Call loans on municipal debentures	34,047 86
Cash on hand	3,177 42
Cash on deposit to Company's credit in Imperial Bank, Toronto.....	22,763 02
Cash Canada Permanent Mortgage Corporation	5,531. 42
Cash in agents' hands	4,746 25

*Since increased to \$30,000.00.

Premium notes in force after deducting all payments thereon and assessments levied	\$14,033 30	
Less residue of premium notes given for re-insurance	3,408 77	
		\$10,624 53
Interest accrued		1,698 62
Amount of unearned part (50 per cent.) of premiums paid for re-insur- ance of risks on cash system in force at 31st December, 1915....		13,310 20
Goad's plans (not extended)	\$1,700 60	
Total		\$195,753 65
Subscribed capital uncalled		\$50,000 00

LIABILITIES.

Amount of losses adjusted	\$1,274 95
Amount of losses supposed or reported	1,754 41
Amount of unearned premiums, being 50 per cent. of gross premiums on all Cash System policies in force at 31st December, 1915	61,053 13
All other liabilities	310 25
Total liabilities	\$64,392 74
Paid up Capital Stock	50,000 00

CASH RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$29,332 92
Cash received as fixed payments of 1915	\$12,056 69
“ fixed payments due in prior years	216 60
“ for premiums on cash system	107,485 00
“ for interest	8,373 74
“ for plate glass insurance	4,237 87
“ agents' balances of 1914 received in 1915	8,343 49
“ for re-insurance on losses	15,496 30
“ for realization of investments during 1915 (not extended)	\$32,756 72
“ commission	2,809 90
Total	\$159,019 59

EXPENDITURE

Expenses of management:	
Cash paid for agents commission	\$28,023 89
“ statutory assessment, license fees	140 16
“ travelling expenses	158 13
“ printing, stationery and advertising	530 30
“ salaries, directors' and auditors' fees	4,620 00
“ investigation and adjustment of claims	2,036 05
“ rent	500 00
“ interest refunded	118 08
“ taxes (Government and Municipal)	1,331 59
“ postage, telegrams and express, etc.	312 73
Total expenses of management	\$37,770 93

Miscellaneous payments:

Cash paid for fire losses which occurred during 1915	\$58,321 86
" losses which occurred prior to 1915	6,836 32
" plate glass losses, 1915	2,414 71
" re-insurance	28,259 77
" rebate, abatement and returned premiums:	
Fire	\$11,153 00
Plate Glass	618 33
	11,771 33
" dividends	5,000 00
" subscriptions to relief fund	68 00
" investments (not extended)	\$39,194 46
Total expenditure	\$150,442 92

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

System.	One year or less.	Three years.	Total.
Mutual	\$1,167,417 00	.....	\$1,167,417 00
Cash	7,144,443 00	\$4,883,638 00	12,028,081 00
Totals	\$8,311,860 00	\$4,883,638 00	\$13,195,498 00
<i>Re-insurance.</i>			
Mutual	\$389,389 00	.....	\$389,389 00
Cash	1,861,519 00	557,974 00	2,419,493 00
Totals	\$2,250,908 00	557,974 00	\$2,808,882 00
Net risks carried by Company 31st December, 1915	\$6,060,952 00	\$4,325,664 00	\$10,386,616 00

MOVEMENT IN RISKS.

Fire Risks—Mutual System.

	Number.	Amount.
Policies in force 31st December, 1914	353	\$1,114,874 00
Policies new and renewed during 1915	347	1,191,417 00
Gross number during 1915	700	\$2,306,291 00
Less expired and cancelled in 1915	361	1,138,874 00
Net risks in force on mutual system 31st December, 1915.....	339	\$1,167,417 00

Fire Risks—Cash System.

Policies in force December, 1914	7,483	\$10,666,051 00
Policies new and renewed during 1915	9,961	10,940,323 00
Gross number, 1915	17,444	\$21,606,374 00
Less expired and cancelled in 1915	6,222	9,578,293 00
*Net risks in force on cash system, 31st December, 1915	11,222	\$12,028,081 00

*Ontario risks, \$11,974,818.00.

Plate Glass Risks.

	Number.	Amount.
Policies in force 31st December, 1914	827	\$76,178 22
Policies new and renewed during 1915	342	25,427 22
Gross number during 1915	1,169	\$101,605 44
Less expired and cancelled in 1915	359	28,556 88
Net risks in force 31st December, 1915	810	\$73,048 56

BUSINESS TRANSACTED:

General Fire, Plate Glass and Inland Marine Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	One-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	\$28,066 60
Amount of all premium notes, after deducting all payments thereon and assessments levied	14,033 30
Amount of premium notes received during the year 1915	28,827 00
Payments on the premium notes of 1915, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1915	12,056 69

B.—Re-insurance.

Amount of premium notes given by Company for re-insurance....	\$6,817 54
Less payments thereon	3,408 77
Residue on premium notes given for re-insurance	\$3,408 77

CALLS ON CAPITAL STOCK.

Number of calls made. 2. Respective dates, 12th May, 1879, and 28th May, 1904
Rate, 20 per cent. and 30 per cent., respectively.

LIST OF SHAREHOLDERS.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid up in cash.
			\$	\$
Atkinson, D. A.....	Toronto.....	20	2,000	1,000
Blain, Hugh.....	".....	10	1,000	500
Chipman, John D.	".....	26	2,600	1,300
Cornell University.....	Ithica, N.Y.....	50	5,000	2,500
Davies, Wm.....	Toronto.....	50	5,000	2,500
Dingle, F. E.....	".....	130	13,000	6,500
Doyle, Mrs. Annie. L.....	New York.....	2	200	100
Edmand, Frank.....	Toronto.....	20	2,000	1,000
Flynn, Thos.....	".....	50	5,000	2,500
Fortner, C. H. C.....	".....	30	3,000	1,500
MacLennan, Hon. James.....	".....	50	5,000	2,500
MacLennan, E. M., estate of.....	".....	25	2,500	1,250
Northcote, I. G.....	".....	22	2,200	1,100
National Trust Co., Ltd., in trust ..	".....	22	2,200	1,100
Smith, Goldwin Larratt.....	".....	60	6,000	3,000
Smith, A. L., Ex. late C. R. Smith..	London.....	10	1,000	500
Strathcona and Mount Royal, Lord. Estate.....	Montreal.....	50	5,000	2,500
Scott, J. G., K.C.....	Toronto.....	50	5,000	2,500
Scott, James.....	".....	25	2,500	1,250
Scott, Robert O. F.....	".....	25	2,500	1,250
Scott, R. F. and Bull, B. E., in trust for Elizabeth Bull.....	".....	25	2,500	1,250
Scott R. F. and J., in trust for Catharine Scott.....	".....	25	2,500	1,250
Scott & Walmsley, Limited.....	".....	100	10,000	5,000
Smith, Rev. Lennox Ingall.....	Ottawa.....	50	5,000	2,500
Russill, Frank.....	Toronto.....	16	1,600	800
Toronto Gen. Trusts Corp., in trust ..	".....	22	2,200	1,100
Walmsley, Jos.....	".....	35	3,500	1,750
Total.....		1,000	100,000	50,000

THE METROPOLITAN FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.

(Formerly named The Berlin Mutual Fire Insurance Company.)

HEAD OFFICE, TORONTO.

Commenced business 3rd November, 1898.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

D. Hibner	Berlin, Ont.
W. R. Tudhope	Toronto, Ont.
David Carlyle	Toronto, Ont.
W. VanDusen	Toronto, Ont.
Judge Edward Morgan	Toronto, Ont.
A. M. Aletter	Toronto, Ont.
A. Taylor	Galt, Ont.
R. Vanstone	Wingham, Ont.
G. H. Orme	Dunnville, Ont.

Officers:

D. Hibner, President	Berlin, Ont.
W. R. Tudhope, Vice-President and Joint Manager	Toronto, Ont.
Adolph M. Aletter, Secretary and Joint Manager	Toronto, Ont.

Auditors:

G. M. Mulholland, C.A.	Toronto, Ont.
R. S. Macpherson, C.A.	Toronto, Ont.

Authorized capital stock	\$500,000 00
Subscribed	100,000 00
Paid up	50,000 00
Unassessed premium note capital	2,056 48
Deposited in the Provincial Treasury	16,000 00

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value, bonds, debentures, securities	\$15,085 84
Cash in Bank of Nova Scotia, Toronto, deposit receipt	4,000 00
Cash in Bank of Nova Scotia, Toronto (current account)	2,330 03
Cash in agents' hands acknowledged by them to be due and considered good (net)	2,573 53
Amount unpaid, fixed payments for 1915	14 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied	2,056 48
Amount unpaid of assessments which were levied prior to 1915	848 49
Unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1915	3,140 26
Office furniture (not extended)	\$344 00
Total assets	\$30,049 03
Uncalled subscribed capital stock	\$50,000 00

LIABILITIES.

Amount of losses adjusted	\$2,091 59
" resisted	330 00
" supposed or reported	402 50
Unearned premium, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1915	20,819 72
Unpaid cancellations	81 86
Re-insurance premiums unpaid	711 21
Commission on agents' balances	510 36
Total liabilities	\$24,947 24
 Amount of paid up capital stock	 \$50,000 00

RECEIPTS.

Cash balances at 31st December, 1914 (not extended).....	\$8,276 85
Cash received as fixed payments of 1915	\$612 56
" assessments levied in years prior to 1915	333 13
" premiums on cash system	28,055 13
" interest	1,226 35
" re-insurance on fire losses	2,778 04
" adjustment expenses re-insurance claims	163 90
" re-insurance rebates	62 43
" sundries	50 85
Total receipts	\$33,282 39

EXPENDITURE.

Expenses of management:	
Cash paid for commission or allowances to agents	\$5,846 33
" investigation and adjustment of claims	565 11
" law costs	27 50
" statutory assessment and license fee	62 71
" interest	182 32
" printing, stationery and advertising	338 12
" salaries, directors' and auditors' fees	2,593 00
" postage, telegrams and express	209 82
" travelling expenses	116 17
" rent	600 00
" taxes (Government and Municipal)	529 38
" other expenses	131 35
Total expenses of management	\$11,201 81
Miscellaneous payments:	
Cash paid for losses which occurred during 1914	11,528 07
" losses which occurred prior to 1915	3,677 27
" re-insurance	4,098 40
" rebate	4,723 66
Total expenditure	\$35,229 21

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

System.	One year or less.	Three Years.	Total.
Mutual		\$32,880 00	\$32,880 00
Cash system	\$1,238,005 00	2,834,710 00	4,072,715 00
Total at risk	\$1,238,005 00	\$2,867,590 00	\$4,105,595 00
Re-insurance.			
Re-insured mutual system		\$6,000 00	\$6,000 00
Re-insured cash system	\$295,127 00	287,592 00	582,719 00
Total re-insurance	\$295,127 00	\$293,592 00	\$588,719 00
Net risks in force at 31st December, 1915	\$942,878 00	\$2,573,998 00	\$3,516,876 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	90	\$110,507 00
Policies new and renewed during 1915	9	12,350 00
Gross number during 1915	99	\$122,857 00
Less expired and cancelled in 1915	76	89,977 00
Net risks in force on mutual system, 31st December, 1915.	23	\$32,880 00
Cash System.		
Policies in force 31st December, 1914	4,499	\$4,114,077 00
Policies new and renewed during 1915	2,576	2,374,733 00
Gross number during 1915	7,075	\$6,488,810 00
Less expired and cancelled in 1915	2,642	2,416,095 00
Net risks in force on cash system, 31st December, 1915.	4,433	\$4,072,715 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1915.

Amount of face of all premium notes held by the Company, and legally liable to assessment	\$3,370 45
Amount of all premium notes, after deducting all payments thereon and assessments levied	2,056 48
Amount of premium notes received during the year 1915	1,294 50
Amount of cash paid up to 31st December, 1915	243 70

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$	\$
Aletter, A. M.....	Toronto, Ont.....	83	8,300	4,150
Bright, W. D.....	Seaforth, Ont.....	5	500	250
Burkholder, Jacob.....	Stouffville, Ont.....	10	1,000	500
Carlyle, David.....	Toronto, Ont.....	15	1,500	750
Carlyle, Isabel.....	".....	1	100	50
Cornell, Dr. E. P.....	".....	10	1,000	500
Ego, Dr. Angus.....	Markdale, Ont.....	20	2,000	1,000
Grant, James.....	Chesley, Ont.....	5	500	250
Henry, Samuel.....	Kincardine, Ont.....	10	1,000	500
Hibner, D.....	Berlin, Ont.....	135	13,500	6,750
Livingstone, L.....	".....	2	200	100
McLean, Dr. P. D.....	Woodbridge, Ont.....	20	2,000	1,000
Mevins, Herman.....	Buffalo, N.Y.....	20	2,000	1,000
Morgan, Edward.....	Toronto, Ont.....	25	2,500	1,250
Orme, G. H.....	Dunnville, Ont.....	10	1,000	500
Renfrew, W. C.....	Toronto, Ont.....	15	1,500	750
Stevens, Reuben, Estate.....	Stouffville, Ont.....	50	5,000	2,500
Taylor, Alfred.....	Galt, Ont.....	50	5,000	2,500
Torrance, Jas.....	Milverton, Ont.....	20	2,000	1,000
Trueman, Elizabeth.....	Stouffville, Ont.....	10	1,000	500
Tudhope, W. R.....	Toronto, Ont.....	134	13,400	6,700
Tudhope-Aletter, Limited.....	".....	280	28,000	14,000
VanDusen, W.....	".....	50	5,000	2,500
VanDusen, W. E.....	".....	10	1,000	500
Vanstone, R.....	Wingham, Ont.....	10	1,000	500
Totals.....	.....	1,000	\$100,000	\$50,000

MILLERS' AND MANUFACTURERS' INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONTARIO.

Commenced business 1st September, 1885.

Names and addresses of the Directors and Officers for the Year 1916.

Directors.

Lincoln Goldie	Guelph, Ont.
C. B. Watts	Toronto, Ont.
Jno. Macdonald	Toronto, Ont.
R. O. McCulloch	Galt, Ont.
R. Northcote	Toronto, Ont.
Geo. E. Goldie	Ayr, Ont.
Geo. Pattinson	Preston, Ont.
J. D. Chipman	Toronto, Ont.
Geo. D. Forbes	Hespeler, Ont.

Officers.

Lincoln Goldie, President	Guelph, Ont.
C. B. Watts, Vice-President	Toronto, Ont.
C. H. C. Fortner, Secretary-Treasurer	Toronto, Ont.

Auditors.

A. C. Neff, F.C.A.	Toronto, Ont.
Oscar Hudson, A.C.A.	Toronto, Ont.

Authorized capital stock	\$500,000 00
Subscribed capital stock	125,000 00
Paid up in cash	25,000 00
Capital stock uncalled	100,000 00
Securities deposited at Provincial Treasury	25,230 44
Unassessed premium note capital	32,978 34

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Mortgages	\$31,950 00
Call loans on municipal debentures	22,000 00
Municipal debentures owned (Government deposit, \$25,230.44)	62,376 71
Cash on hand at Head Office	\$1,700 68
Cash on deposit in Royal Bank, Toronto	17,133 96
Cash on deposit in Canada Permanent Mortgage Corporation..	850 74
	19,685 38
Cash in agents' hands	3,186 39
Amount unpaid of fixed payments of 1915	428 50
Amount of premium notes in force after deducting all pay- ments and assessments levied	\$32,978 34
Less residue of premium notes given for re-insurance	8,090 60
	24,887 74

Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks in force at 31st December, 1915	\$6,464 65
Interest accrued and all other assets	2,176 37
Office furniture and Goad's plans (not extended)	\$2,448 24

Total assets	\$173,155 74
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Capital stock uncalled	\$100,000 00
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LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1915	\$39,301 96
Due to other Insurance Companies	1,789 22
Amount of losses adjusted	1,261 01
" losses supposed or reported	1,133 31
" all other liabilities	342 91

Total liabilities to public	\$43,828 41
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Paid up capital stock	\$25,000 00
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CASH RECEIPTS.

Cash balance 31st December, 1914 (not extended)	\$19,897 91
Cash received as fixed payments of 1915	\$32,578 86
" fixed payments of prior years	1,157 44
" premium on cash system	82,200 61
" interest	7,156 03
" re-insurance on losses	17,120 78
" adjusting expenses on re-insured losses	610 74
Cash received for fire equipment	16 50
" all other	119 12
" investment (not extended)	\$23,014 28
Total	\$140,958 08

EXPENDITURE.

Expenses of management:

Cash paid for commissions or allowances to agents on cash collections	\$13,893 01
" investigation and adjustment of claims	1,257 72
" statutory assessment, license fees	88 82
" interest accrued on debentures purchased	450 43
" travelling expenses	335 95
" taxes (Government and municipal)	1,033 34
" salaries, directors' and auditors' fees	8,382 46
" printing, stationery and advertising	121 62
" postage, telephones, telegrams and express	454 27
" rent	500 00

Total expenses of management	\$26,517 62
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Miscellaneous payments:

Cash paid for losses which occurred prior to 1915	5,546 81
" losses which occurred during 1915	58,438 28
" rebate	11,128 76
" re-insurance	30,296 79
" dividends to shareholders and mutual policyholders...	3,472 03
" fire equipment	15 40
" office furniture	55 50
" Patriotic and Red Cross Fund	168 00
" salvage on re-insurance losses	243 25
" investments (not extended)	\$28,302 44
Total expenditure	<u>\$135,882 44</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

System.	One year or less.	Three years.	Total.
Mutual	\$1,793,547 00	.....	\$1,793,547 00
Cash	3,303,610 00	\$1,719,703 00	5,023,313 00
Totals	<u>\$5,097,157 00</u>	<u>\$1,719,703 00</u>	<u>\$6,816,860 00</u>

Re-insurance . . .

Mutual	\$1,412,586 00	.....	\$1,412,586 00
Cash	1,217,327 00	\$67,308 00	1,284,635 00
Totals	<u>\$2,629,913 00</u>	<u>\$67,308 00</u>	<u>\$2,697,221 00</u>

Net amount in risk, 31st December, 1915	<u>\$2,467,244 00</u>	<u>\$1,652,395 00</u>	<u>\$4,119,639 00</u>
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	299	\$2,287,131 00
Policies new and renewed during 1915	427	2,437,069 00
Gross number during 1915	726	\$4,724,200 00
Less expired and cancelled in 1915	454	2,930,653 00
Net risks in force on mutual system, 31st December, 1915...	<u>272</u>	<u>\$1,793,547 00</u>

Cash System.	Number.	Amount.
Policies in force 31st December, 1914	2,359	\$4,862,717 00
Policies taken during 1915 on cash system	4,519	7,521,729 00
Gross number and amount during 1915	6,878	\$12,384,446 00
Less expired and cancelled in 1915	3,604	7,361,133 00
*Net risks in force on cash system, 31st December, 1915	<u>3,274</u>	<u>\$5,023,313 00</u>

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	One-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	\$65,956 68
Amount of all premium notes, after deducting all payments thereon, and assessments levied	32,978 34
Amount of premium notes received during the year 1915	69,145 92
Payments on the premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	32,576 86

B.—Re-insurance.

Amount of premium notes given by Company for re-insurance.....	\$16,632 70
Less payment made thereon and cancellation	8,542 10
Residue of premium notes given for re-insurance	\$8,090 60

*In Ontario, \$3,970,050.00.

CALLS ON CAPITAL STOCK.

Number of calls made, 2. Respective dates, 1st September, 1885, and 1st June, 1891.
Rates, 10 per cent. and 10 per cent.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of Shares.	Amount of Stock held.	Amount paid, being 20 per cent. of amount of shares held 31st December, 1915.
			\$	\$
Baird, A. H.....	Paris.....	10	1,000	200
Barber, John R.....	Georgetown.....	20	2,000	400
Chipman, John D.....	Toronto.....	29	2,900	580
Dingle, F. E.....	Toronto.....	60	6,000	1,200
Dryden, Mrs. Jennie.....	Guelph.....	50	5,000	1,000
Elliott, W. R., Estate.....	Toronto.....	10	1,000	200
Forbes, Geo. D.....	Hespeler.....	10	1,000	200
Fortner, C. H. C.....	Toronto.....	23	2,300	460
Gillies, George, Estate.....	Toronto.....	25	2,500	500
Goldie, D., Estate.....	Ayr.....	20	2,000	400
Goldie, G. E.....	Ayr.....	29	2,900	580
Goldie, Jno.....	Guelph.....	30	3,000	600
Goldie, Jas. O.....	Guelph.....	20	2,000	400
Goldie, Lincoln.....	Guelph.....	54	5,400	1,080
Goldie & McCalloch Co., Limited..	Galt.....	60	6,000	1,200
Hall's, Limited.....	Brockville.....	20	2,000	400
Hillborn, A. W.....	Berlin.....	10	1,000	200
Innes, W. P.....	Simcoe.....	30	3,000	600
Karn, Morris Piano & Organ Co., Ltd	Woodstock.....	20	2,000	400
King Bros.....	Whitby.....	15	1,500	300
Lambert, Annie F.....	Toronto.....	10	1,000	200
McLaughlin, M.....	Toronto.....	25	2,500	500
MacDonald, John.....	Toronto.....	10	1,000	200
McNally, E. C.....	Blair.....	10	1,000	200
Neilson, R.....	Montreal.....	25	2,500	500
Noble, Robert, Estate.....	Norval.....	30	3,000	600
Noxon Co., Limited.....	Ingersoll.....	30	3,000	600
Northcote, R.....	Toronto.....	10	1,000	200
O'Neil, Thomas.....	Paris.....	5	500	100
Pattinson, George.....	Preston.....	50	5,000	1,000
National Trust Co. for Mrs. G. A Pemberton.....	Toronto.....	16	1,600	320
Riordon, Chas.....	Montreal.....	50	5,000	1,000
Stewart, Robert.....	Guelph.....	10	1,000	200
Smith, R. H., Estate.....	St. Catharines.....	10	1,000	200
Spink, J. L., estate.....	Toronto.....	30	3,000	600
Spink, Mrs. Eliza.....	Toronto.....	30	3,000	600
Scott & Walmsley, Ltd.....	Toronto.....	50	5,000	1,000
Sutton, Wm.....	Simcoe.....	10	1,000	200
Seagram, Jos. E.....	Waterloo.....	30	3,000	600
Taylor & Bates.....	St. Catharines.....	10	1,000	200
Toronto General Trusts Co. (In Trust for Mrs. H. S. Bacques)...		15	1,500	300
Whitelaw, Chas.....	Paris.....	10	1,000	200
Whitelaw, R.....	Woodstock.....	10	1,000	200
Wilson, Wm., Estate.....	Toronto.....	50	5,000	1,000
Walmsey, Joseph.....	Toronto.....	25	2,500	500
Watts, Alfred.....	Brantford.....	25	1,500	500
Watts, Charles B.....	Toronto.....	94	9,400	1,880
Watts, Charles B., in trust.....	Toronto.....	25	2,500	500
Totals.....		1,250	\$125,000	\$25,000

MONARCH FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.

HEAD OFFICE, TORONTO.

Commenced business June 1st, 1903.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

W. R. Tudhope	Toronto, Ont.
T. E. Robson	London, Ont.
Hon. Thos. Crawford	Toronto, Ont.
D. Hibner	Berlin, Ont.
Judge Ed. Morgan	Toronto, Ont.
Alfred Taylor	Galt, Ont.
Wm. Kennedy	London, Ont.
W. Vandusen	Toronto, Ont.
John E. Thorne	London, Ont.
C. J. Adams	London, Ont.
A. M. Aletter	Toronto, Ont.

Officers:

W. R. Tudhope, President	Toronto, Ont.
T. E. Robson, Vice-President	London, Ont.
A. M. Aletter, Secretary-Treasurer	Toronto, Ont.

Auditors:

A. E. Ferté	London, Ont.
J. F. Kern	London, Ont.

Authorized capital stock	\$500,000 00
Subscribed capital stock	78,800 00
Called up capital stock	39,400 00
Paid up calls	36,565 00
Paid up in advance of calls	625 00
Unpaid on calls	2,835 00
Unassessed premium note capital	6,422 09
Securities deposited at Provincial Treasury	21,000 00

*A Special Act of the Legislature of Ontario (10 Edw. VII., c. 158, 19th March, 1910) enacts that one-half of the paid up capital stock of this Company shall be written off; but that the excess of the amount written off over the actual impairment of capital stock shall be placed in the reserve fund to the credit of the Company.

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Amount of debentures (Ontario Government deposit)	\$21,000 00
Amount of actual cash at head office	\$755 74
Amount in Bank of Nova Scotia, Toronto	5,153 42
Amount of cash in agents' hands	5,909 16
Amount of notes or bills less than one year overdue	2,695 89
Amount of notes or bills one year or more overdue (not extended)	3,319 45
Amount of premium notes after deducting all payments thereon and assessments levied	\$20 00
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on the cash system in force 31st December, 1915	6,422 09
Amount due company for re-insurance on losses	4,330 73
Amount of called but unpaid capital stock	595 13
Amount due from other company	2,835 00
Amount due on commission	71 11
Amount due on commission	29 29
Amount of office furniture, etc. (not extended)	\$2,544 13
Total assets	\$47,207 85
Subscribed capital stock uncalled (less paid in advance of call)	\$38,775 00

LIABILITIES.

Amount of losses adjusted	\$1,090 38
Amount of losses resisted	429 42
Amount of losses supposed or reported	1,065 60
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1915	21,368 04
Amount due for re-insurance premiums	676 99
Amount due to sundry agents, commissions, cancellations, etc.	637 03
Amount due auditors and rent	112 50
Total liabilities	\$25,379 96
Paid up on capital stock (including \$625.00 paid in advance of calls; and \$2,835.00 unpaid on calls at 31st December, 1915)	\$40,025 00
Reserve Fund (10 Edw. VII., c. 158)	\$14,828 90

RECEIPTS.

Cash balance at 31st December, 1914	\$5,794 04
Cash received for transfer fees	\$7 75
“ fixed payments due in 1915	2,524 18
“ fixed payments in prior years	61 72
“ premium on cash system	32,366 76
“ interest	1,208 42
“ re-insurance on losses	5,076 43
“ calls on capital stock	415 00
“ Bills receivable	975 55
Total receipts	\$42,635 81

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission and bonus	\$9,167 14
" law costs	95 34
" investigation and adjustment of claims	411 68
" interest	81 72
" statutory assessment and license fees	96 64
" travelling expenses	36 30
" taxes (Government and Municipal)	700 69
" rent	990 00
" salaries, directors' and auditors' fees	1,992 95
" printing, stationery and advertising	406 47
" postage, telephone, telegrams and express	244 66
" all other expenses	53 01

Total expenses of management \$14,276 60

Miscellaneous payments:

Cash paid for losses which occurred prior to 1915.....	3,087 91
" losses which occurred during 1915	14,481 79
" re-insurance	5,149 82
" rebates and return premiums	5,524 57

Total expenditure \$42,520 69

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

System.	One year or less.	Three years.	Total.
Mutual		\$336,394 00	\$336,394 00
Cash	\$1,411,376 12	4,712,991 76	6,124,367 88
Totals	\$1,411,376 12	\$5,049,385 76	\$6,460,761 88

Re-insurance.

Cash	\$407,041 00	\$546,711 18	\$953,752 18
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Net risks carried by Company, 31st

December, 1915	\$1,004,335 12	\$4,502,674 58	\$5,507,009 70
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MOVEMENT IN RISKS.

System of Insurance.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	309	\$587,754 11
Policies new and renewed during 1915	44	350,544 00
Gross number during 1915	353	\$938,298 11
Less expired and cancelled in 1915	160	601,904 11
Net risks in force on mutual system, 31st December, 1915	193	\$336,394 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1914	7,702	\$7,437,268 41
Policies new and renewed during 1915	3,155	2,964,954 95
Gross number during 1915	10,857	\$10,402,223 36
Less expired and cancelled in 1915	4,086	4,277,855 48
Net risks in force on cash system, 31st December, 1915	6,771	\$6,124,367 88

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$12,788 05
Amount of premium notes, after deducting all payments thereon and assessments levied	6,422 09
Amount of premium notes received during the year 1915	2,446 56

CALLS ON CAPITAL STOCK.

Number of calls, three. Respective dates: At date of subscription, 15th November, 1908, and December 1st, 1912, of 10 per cent., respectively; July 24th, 1914, 20 per cent.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			\$	\$
Adams, C. J.....	London.....	60	3,000	1,500
Alkenhead, Albert	London.....	10	500	250
Aletter, A. M.....	Toronto.....	20	1,000	500
Alton, Ellen	Lucknow.....	10	500	250
Belton, C. W.....	Kingston.....	10	500	150
Bock, H. P.....	London.....	10	500	150
Bryan, Thomas	London.....	95	4,750	2,375
Black, Mac. M.....	Springfield.....	1	50	25
Baker, Thomas	London.....	7	350	350
Bucknell, B. A.....	Ingersoll.....	10	500	250
Bryan, J. H.....	Chicago.....	25	1,250	250
Bentley, Chas. L.....	Tillsonburg.....	3	150	75
Brown, Mrs. A. G.....	Grand View	5	250	75
Cooney, John, Estate	Brampton.....	1	50	25
Chapman, Charles B.....	London.....	5	250	125
Cody, Benjamin	Ingersoll.....	10	500	250
Crawford, Hon. Thos.....	Toronto.....	20	1,000	500
Crofts, W. T.....	Dawn Mills.....	1	50	25
Corbett, E. C.....	Verschoyle.....	2	100	50
Conn, Thomas	St. Mary's.....	3	150	75
Currie, Agnes	Sarnia.....	7	350	175
Dyer, John J.....	London.....	15	750	375
Dawson, D. W.....	London.....	15	750	375
Dupree, Reuben	Sarnia.....	10	500	250
Dewar, A. A.....	Petrolea.....	20	1,000	500
Donald, George	Petrolea.....	10	500	250
Dupree, Reuben, in trust for R Delmar	Sarnia	5	250	125
Downing, John	Beachville	10	500	250
Evans, David and F. L. E.....	Strathroy.....	10	500	250
Ferté, A. E.	London.....	10	500	250
Furse, George.....	Kintore.....	10	500	250
Gorman, Wm.....	London.....	10	500	375
Hole, B. V.....	Calgary.....	60	3,000	600
Hyndman, H. K.....	Exeter.....	8	400	200
Houghton, Tom.....	Sarnia.....	1	50	25
Hunt, C. B.....	London.....	2	100	50
Hunt, F. C.....	London.....	2	100	50
Heal, C. P.....	London.....	5	250	50
Hartley, David	Kelowna, B.C.....	10	500	125
Honsberger, Jacob	Mabee.....	6	300	150
Honsberger, Pauline	Mabee.....	6	300	150
Hookaway, Nettie S.....	Science Hill.....	5	250	100
Heughan, Susan	London.....	8	400	400
Hibner, D.....	Berlin.....	20	1,000	500
Jones, H. J.....	London.....	3	150	75
Jeffery, W. H.....	Dereham Centre.....	20	1,000	500
Kennedy, Wm.....	London.....	50	2,500	1,250
Kirkpatrick, Russell T.....	Petrolea.....	20	1,000	500
Kirkpatrick, R. T., in trust for Gertrude E.....	Petrolea.....	7	350	175
Kern, J. F.....	London.....	4	200	100
Lawrence, Mary A.....	Watford.....	40	2,000	1,000
Levitt, Elizabeth	Forest.....	2	100	50
Lainchbury, Albert	Dereham Centre.....	10	500	250
Leach, Lorenzo	Eden.....	20	1,000	500
Macbeth, Herbert	Toronto.....	1	50	25
Morgan, John, Estate	Kerrwood.....	10	500	250
McBride, H. C.....	London.....	52	2,600	520
McLachlan, J. B.....	Toronto.....	2	100	50

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			\$	\$
McMahan, A. T., Estate of	London.....	5	250	125
McLachlan, Margaret	Watford.....	20	1,000	500
McMillan, John	Sykeston.....	40	2,000	1,000
McWhirter, Julia R.....	Beachville.....	5	250	125
MacCallum, E. C. D.....	Kingston.....	5	250	125
Marshall, H. A.....	Tillsonburg.....	2	100	50
Minshall, Henry	Brownsville.....	3	150	75
McAsh, T. J.....	Varna.....	3	150	75
MacKay, W. M.....	Courtland.....	1	50	25
Marshall, Geo. W.....	Straffordville.....	3	150	75
Mennie, Alex.....	Vancouver, B.C.....	5	250	125
Morgan, Judge E.....	Toronto.....	20	1,000	500
Nicholls, Chas. W.....	London.....	20	1,500	500
Oliver, Frederick	London.....	4	200	30
Pocock, Philip	London.....	1	50	15
Puddicombe, R. W.....	London.....	10	500	250
Paynter, John	Dorchester.....	20	1,000	500
Paul, J. D.....	Mandamin.....	10	500	250
Paynter, W. J.....	London.....	1	50	25
Petty, Geo., Estate	Hensall.....	2	100	50
Robinson, Alf.....	London.....	1	50	15
Robson, William W.....	Vernon, B.C.....	4	200	60
Robson, T. E.....	London.....	70	3,500	1,750
Ramsay, Henry	Wanstead.....	10	500	250
Scarrow, Wm.....	London.....	1	50	25
Schneider, Adam	Mitchell.....	2	100	50
Stone, S. Geo.....	Sault Ste. Marie....	10	500	250
Sutherland, W. A.....	Ingersoll.....	3	150	75
Smith, John R.....	Wyoming.....	10	500	250
Sandham, T. A.....	Tillsonburg.....	6	200	150
Sandham, Della May	Tillsonburg.....	6	100	150
Sandham, A. O.....	Tillsonburg.....	2	100	50
Stutt, Richard	Forest.....	2	100	50
Swanson, Janet	St. Mary's.....	2	100	50
Taylor, Wm.....	London.....	20	1,000	500
Taylor, Alfred	Galt.....	20	1,000	500
Tanton, A. E.....	London.....	5	250	125
Thorne, John E.....	London.....	50	2,500	1,250
Tierney, Jas. B.....	Blyth.....	10	500	250
Thornton, Edwin	Ingersoll.....	7	350	175
Tambling, Geo.....	London.....	10	500	250
Tudhope, W. R.....	Toronto.....	20	1,000	500
Tudhope-Aletter, Limited	Toronto.....	246	12,300	6,150
Vaudusen, W.....	Toronto.....	20	1,000	500
White, John	Watford.....	1	50	25
White, James	Woodstock.....	10	500	325
Walch, Lawrence A.....	Winnipeg.....	10	500	125
White, Wm. T.....	Petrolea.....	10	500	250
Wallace, Henry	South Middleton....	5	250	125
Whitley, Alice S.....	Gorrie.....	5	250	125
Webster, Geo. B.....	St. Mary's.....	2	100	50
Webster, Catharine A.....	".....	1	50	25
White, Joseph.....	".....	1	50	25
Totals.....		1,576	\$78,800	\$37,190

* Including \$625.00 paid in advance of calls.

THE WELLINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH.

Commenced business September, 1840.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Geo. Sleeman	Guelph, Ont.
H. Murton	Guelph, Ont.
Roswald Goldie	Guelph, Ont.
John Kennedy	Guelph, Ont.
G. B. Ryan	Guelph, Ont.
J. R. Wissler	Salem, Ont.
H. P. Moore	Acton, Ont.
Frederick Clare	Preston, Ont.
John Davidson	Guelph, Ont.

Officers:

Geo. Sleeman, President	Guelph, Ont.
H. Murton, Vice-President	Guelph, Ont.
John Davidson, Secretary-Treasurer	Guelph, Ont.

Auditors:

A. C. Neff & Co.	Toronto, Ont.
T. J. Moore	Guelph, Ont.

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1915.

Authorized capital stock	\$150,000 00
Subscribed capital stock	124,500 00
Paid up capital stock	42,450 00
Unassessed premium note capital	22,970 38
Deposited in the Provincial Treasury	20,000 00

ASSETS.

Debentures (\$20,000.00 Ontario Government deposit)	\$62,425 08
Cash on hand at head office	\$189 60
Cash in Royal Bank, Guelph	6,289 92
	6,479 52
Cash in agents' hands, acknowledged by them to be due, and considered good . . .	2,063 55
Amount unpaid on fixed payments of 1915	79 20
“ of premium notes in force after deducting all payments thereon and assessments levied	22,970 38

Amount unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1915	\$868 08
" of accrued interest	307 17
" office furniture, Goad's plans, etc. (not extended).....	\$2,800 00
Total assets	\$95,192 98
Subscribed capital stock uncalled	\$80,925 00

LIABILITIES.

Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1915.....	\$39,461 24
Liabilities to the public	\$39,461 24
Paid up capital stock	\$42,450 00

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$13,508 01
Cash received for fixed payments of 1915	\$7,766 26
" fixed payments of prior years	163 25
" interest	2,854 45
" premiums on cash system	60,749 40
" agents' balances, 1914, received in 1915	1,834 15
" re-insurance on losses	3,035 00
" extra premiums and fees	260 71
" salvage	101 78
" from investments (not extended)	\$11,000 00
Total receipts	\$76,765 00

EXPENDITURE.

Expenses of management:

Amount paid for commission or bonuse to agents	\$13,114 85
" law costs	32 72
" fuel and light	91 05
" investigation or adjustment of claims	625 38
" interest	150 43
" statutory assessment and license fees	91 92
" printing, stationery and advertising	639 72
" rent	300 00
" taxes (Government and Municipal)	1,033 69
" salaries, directors' and auditors' fees	5,876 80
" travelling expenses	344 00
" postage, telegrams and express	720 31
" premiums on agents' bonds	163 50
" insurance on office furniture	27 00
" mercantile agency	50 00
" other expense (filing fee)	5 00

Total expenses of management	\$23,266 37
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Miscellaneous payments:

Cash paid for losses which occurred prior to 1915	\$5,641 47
" losses which occurred during 1915	35,712 73
" re-insurance	1,736 16
" rebate	4,553 29
" office furniture and insurance plans	407 50
" salvage	50 89
" investments (not extended)	\$23,425 08

Total expenditure	<u>\$71,368 41</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

System.	One year or less.	Three years.	Total.
Mutual		\$611,775 00	\$611,775 00
Cash	\$3,353,650 00	4,308,829 00	7,662,479 00

Total re-insurance	\$3,353,650 00	\$4,920,604 00	\$8,274,254 00
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Re-insurance.

On mutual system		\$52,018 00	\$52,018 00
On cash system	\$75,100 00	31,657 00	106,757 00

Total re-insurance	\$75,100 00	\$83,675 00	\$158,775 00
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Net risks at 31st December, 1915	\$3,278,550 00	\$4,836,929 00	\$8,115,479 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	500	\$650,962 00
Policies new and renewed during 1915	181	225,320 00

Gross number during 1915	681	\$876,282 00
Less expired and cancelled in 1915	213	264,507 00

Net risks in force on mutual system 31st December, 1915....	468	\$611,775 00
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Cash System.	Number.	Amount.
Policies in force 31st December, 1914	6,315	\$6,845,887 00
Policies new and renewed during 1915	3,113	3,429,282 00

Gross number during 1915	9,428	\$10,275,169 00
Less expired and cancelled in 1915	2,362	2,612,690 00

Net risks in force on cash system 31st December, 1915*.....	7,066	\$7,662,479 00
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BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	\$37,715 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	22,970 38
Amount of premium notes received during the year 1915	14,811 92
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	2,744 92

*Ontario risks.

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

Name.	Address.	No. of shares subscribed	Amount subscribed.	Amount paid up.
			\$	\$
Alexander, A. W.....	Guelph	5	500	175
Burr, Emma C.....	Guelph	30	3,000	1,050
Burr, Myron W.....	Guelph	25	2,500	875
Bruce, Geo. R., Estate of.....	Guelph	5	500	50
Brown, Anson J.....	Athens	5	500	175
Clare, Geo. A., Hon.....	Preston	10	1,000	350
Coutts, R. D.....	Georgetown.....	5	500	175
Davidson, J. A., Estate of.....	Guelph	25	2,500	875
Dodds, Robert.....	Guelph.....	10	1,000	350
Dryden, J. R., Estate of.....	Guelph	30	3,000	1,050
Davidson, John.....	Guelph	45	4,500	1,575
Forbes, Geo. D.....	Hespeler.....	70	7,000	2,450
Fitton, Thomas.....	Exeter	15	1,500	525
Farmer, Richard.....	Exeter	20	2,000	700
Ferrier, Annie.....	Toronto	9	900	315
Gregory, Thomas, Estate of.....	Exeter	25	2,500	875
Greenway, Emily.....	Crescent Valley	20	2,000	700
Gowdy, Thomas, Estate of.....	Guelph	10	1,000	350
Goldie, James, Estate of.....	Guelph	20	2,000	700
Gummer, H.....	Guelph	10	1,000	350
Guthrie, Donald.....	Guelph	10	1,000	350
Hutton, James.....	Forest.....	50	5,000	1,750
Henderson, Jas. S., Rev.....	Kerrisdale, B.C.....	40	4,000	1,400
Hobson, John, Estate of.....	Guelph	20	2,000	700
Hutton, W. F.....	St. Mary's.....	40	4,000	1,400
Hicks, Mary J.....	Calgary.....	20	2,000	700
Jones, A. F. H., Estate of.....	Guelph	5	500	175
Kennedy, John.....	Guelph	30	3,000	1,050
Kelso, J. J.....	Guelph	5	500	175
Lester, Thomas.....	Hamilton	10	1,000	350
Moore, H. P.....	Acton	10	1,000	350
Murton, H.....	Guelph	20	2,000	700
Melross, J., Estate.....	Galt.....	10	1,000	100
Mitton, J. H., Estate.....	Lower Melbourne, Que.....	30	3,000	300
McGrail, J. A.....	Hastings	50	5,000	1,750
McElderry, Rose.....	Guelph	10	1,000	350
McKay, M. S.....	Galt.....	10	1,000	350
McKeown, Christina, Mrs.....	Orangeville	8	800	280
MacDonald, Alice.....	Guelph	9	900	315
McIntosh, Jas. I.....	Guelph	9	900	315
National Trust Co., Ltd., in trust for Mrs. G. A. Pemberton.....		3	300	105
Nightingale, Jas.....	Brantford	10	1,000	350
Northcote, Mrs. Isabella G.....	Toronto	4	400	140
Presant, E. J.....	Toronto	10	1,000	350
Putnam, G. A.....	Toronto	10	1,000	350
Randall, Mrs. Caroline, Estate.....	Berlin	10	1,000	350
Rumsey, Margaret A. A.....	St. Mary's.....	30	3,000	1,050
Ryan, G. B.....	Guelph	90	9,000	3,150
Russell, James.....	Fergus	10	1,000	350
Sleeman, George.....	Guelph	25	2,500	875
Samwell, George, Estate of.....	Exeter	50	5,000	1,750
Stanley, N. M.....	Brantford	20	2,000	700
Smith, D'Alton A., Dr.....	Mitchell.....	50	5,000	1,750
Tom, John Elgin.....	Goderich.....	50	5,000	1,750
Toronto General Trusts Corporation in trust for Mrs. I. Harriet Bacque	Toronto	3	300	105
Vivian, William.....	Tillsonburg	10	1,000	350
Webster, Louisa.....	Brantford	10	1,000	350
Wissler, J. R.....	Salem.....	60	6,000	2,100
Totals		1,245	\$124,500	\$42,450

RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure of all
Cash Mutual Fire Insurance Companies
having Joint Stock Capital.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Mortgage, bonds and debentures or other securities.	Loans on debentures.	Interest due and accrued.	Cash at head office and bank balances.	Agents' balances.	Fixed payment of 1915, unpaid.	Unassessed premium notes.	Re-insurance on losses.	Bills receivable, short date notes or due bills.	Unexpired part ("0") of premiums paid for re-insurance of risks in force at 31st December, 1915.	Calls on capital stock unpaid.	All other assets.	Total.	Goat's plans, office furniture, etc. (Not extended).	Subscribed capital stock uncalled.
Fire Insurance Exchange.....	\$ 98,109 12	\$ 21,521 00	\$ 105 56	\$ 41,136 01	\$ 1,535 70	\$ 7,859 50	\$ 10,624 55	\$ 13,310 20	\$ 1,050 61	\$ 4,050 61	\$ 818 49	\$ 110,230 83	\$ 1,677 74	\$ 43,650 00	
Hand in Hand	\$ 69,854 22	\$ 34,017 86	\$ 1,698 02	\$ 31,471 86	\$ 4,746 25	\$ 2,056 48	\$ 21,887 74	\$ 3,140 20	\$ 6,161 65	\$ 290 86	\$ 173,155 74	\$ 2,448 24	\$ 1,700 60	\$ 50,000 00	
Metropolitan.....	\$ 15,085 81	\$ 22,000 00	\$ 1,783 51	\$ 19,485 38	\$ 3,186 39	\$ 6,432 09	\$ 22,970 38	\$ 808 08	\$ 95,192 98	\$ 2,800 00	\$ 80,925 00	\$ 38,775 00	\$ 2,544 13	\$ 100,000 00	
Millers' and Manufac- turers	\$ 94,226 71	\$ 22,000 00	\$ 1,783 51	\$ 19,485 38	\$ 3,186 39	\$ 6,432 09	\$ 22,970 38	\$ 808 08	\$ 95,192 98	\$ 2,800 00	\$ 80,925 00	\$ 38,775 00	\$ 2,544 13	\$ 100,000 00	
Monarch	\$ 21,000 00	\$ 22,000 00	\$ 307 17	\$ 6,179 52	\$ 2,062 55	\$ 79 20	\$ 22,970 38	\$ 808 08	\$ 95,192 98	\$ 2,800 00	\$ 80,925 00	\$ 38,775 00	\$ 2,544 13	\$ 100,000 00	
Wellington	\$ 62,425 08	\$ 22,000 00	\$ 307 17	\$ 6,179 52	\$ 2,062 55	\$ 79 20	\$ 22,970 38	\$ 808 08	\$ 95,192 98	\$ 2,800 00	\$ 80,925 00	\$ 38,775 00	\$ 2,544 13	\$ 100,000 00	
Totals	\$ 370,801 38	\$ 80,551 86	\$ 4,396 86	\$ 111,311 96	\$ 18,915 71	\$ 507 70	\$ 74,620 72	\$ 595 13	\$ 3,319 45	\$ 32,164 56	\$ 2,835 00	\$ 1,220 75	\$ 651,580 08	\$ 11,514 71	\$ 363,350 00

The Government deposits at date of publication are as follows: Fire Insurance Exchange, \$20,000; Hand-in-Hand, \$30,000; Metropolitan, \$16,000; Millers' and Manufacturers', \$25,230.44; Monarch, \$21,000; Wellington, \$20,000.

* Including Deposit Receipt deposited with Government: (1) \$10,000.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

LIABILITIES FOR THE YEAR ENDING 31st DECEMBER, 1915.

Name of Company.	Losses unpaid at 31st December, 1915, though subsequently discharged.			Earned premiums on cash reversion risks, calculated at 5 per cent. of gross premiums.			Commission and bonus.			Re-insurance.			Rebates and return premiums unpaid.			Due to other Companies and persons.			All other liabilities.			Bills payable.			Total liabilities except capital stock.			(Capital stock paid up.			(Capital stock called and unpaid.			Reserve Fund (Company's Special Act, 19 Edw. VII., c. 38, s. 8.)			Number of policies.			Net amount at risk.														
	\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.																
Fire Insurance Exchange.....	2,629	43		28,370	98														231	15				11,271	56		43,650	00													9,158			6,871,502	00									
Hand in Hand.....	3,029	36		61,053	43														210	25				61,392	71		50,000	00																	11,561			10,386,616	00					
Metropolitan.....	2,834	09		29,819	72		510	36		711	21		81	86										24,917	21		50,000	00																		4,156			3,516,876	00				
Millers' and Manufacturers'.....	2,394	22		39,294	06											1,789	29		342	91				13,828	11		25,000	00																				3,516			4,119,639	00		
Monarch.....	2,585	40		21,338	04		545	11		676	99		91	92										25,379	96		37,190	00		2,825	00		14,898	00															6,964			5,507,009	70	
Wellington.....				39,464	21																			39,161	24		42,450	00		1,125	00																		7,531			8,115,479	00	
Totals.....	13,502	60		220,375	07		1,055	47		1,388	20		173	78		1,901	72		881	21				220,284	15		318,290	00		3,000	00		14,898	00															43,219			38,520,121	76	

Government deposits at date of publication are as follows: Fire Insurance Exchange, \$20,000; Hand-in-Hand, \$30,000; Metropolitan, \$16,000; Millers' and Manufacturers', \$25,230.44; Monarch, \$21,000; Wellington, \$20,000.

*Hand-in-Hand Insurance Company also reported 31st December 1915, the following Plate Glass Insurance: Number of risks, 810; amount, \$73,048.56.

B. CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.
EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Expenses of Management.

Name of Company.	Commission and bonus to agents.		Interest.		Losses in law.		Statutory assessment and license fees.		Salaries and general expenses.		Total expense of management.		Dividends and refunds to members.		Amount paid for losses.		Refunds and returned premiums.		Re-insurance.		Bills payable and repayment of loans.		All other payments.		Totals.		Invested (not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire Insurance Exchange.....	18,397	35	199	61	.....	85	30	6,511	47	25,596	73	2,173	50	55,368	06	8,374	81	8,619	07	.....	.....	11	00	102,473	17	37,085	88	
Hand-in-Hand	28,023	89	118	08	.....	110	16	9,488	80	37,570	05	5,000	00	(a) 67,572	89	11,771	35	38,350	77	.....	.....	68	00	150,412	92	39,491	46	
Metropolitan	5,846	33	182	32	27	50	62	71	5,082	95	11,201	81	.....	.....	15,295	34	4,733	66	4,098	10	.....	.....	.....	.....	35,929	21	.....	.....
Millers' and Manufacturers'	13,893	01	150	43	.....	88	82	12,085	36	36,517	62	3,472	63	63,985	09	11,438	76	39,296	79	.....	.....	182	15	125,882	41	28,297	41	
Monarch.....	9,467	11	81	72	95	31	96	61	1,835	76	11,276	60	.....	.....	17,569	70	5,521	57	5,149	82	.....	.....	.....	.....	19,520	09	.....	.....
Wellington	13,114	85	150	13	32	72	91	92	9,876	45	33,266	37	.....	.....	11,354	20	4,533	29	1,736	16	.....	.....	158	30	71,368	41	33,425	08
Totals	88,612	57	1,482	29	155	56	505	55	48,083	79	138,630	06	10,615	53	263,655	28	16,076	12	78,169	01	.....	.....	1,019	51	537,616	81	127,617	86

(c) Plate Glass Branch, \$2,414.71.



Strictly Mutual Fire Insurance Companies.

YEAR ENDING 31st DECEMBER, 1915.

NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can readily be found by referring to the Index Register at the end of this volume.

ALGOMA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SAULT STE. MARIE, ONT.

Commenced business 23rd June, 1899.

Names and addresses of the Directors and Officers for the year 1916.

Directors.

Chas. Young	Richard's Landing, Ont.
Wm. A. Beattie	Manitowaning, Ont.
F. H. Schoales	Lalrd, Ont.
Hy. Knight, Jr.	Korah, Ont.
Wm. Vincer	Mindemoya, Ont.
Geo. W. Cook	Fernlee, Ont.
Jno. Tait	Iron Bridge, Ont.
W. H. Whalen	Walford, Ont.
A. Legendre	Verner, Ont.

Officers.

Chas. Young, President	Richard's Landing, Ont.
W. A. Beattie, Vice-President	Manitowaning, Ont.
Lt.-Col. T. H. Elliott, Secretary-Treasurer	Sault Ste. Marie, Ont.

Auditors.

C. W. McCrea	Sault Ste. Marie, Ont.
W. B. Moorhouse	Sault Ste. Marie, Ont.

Unassessed premium not capital, \$24,707 32.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash on deposit in Bank of Commerce, Sault Ste. Marie, Ont.	\$4,167 73
Amount of premium notes in force after deducting all payments thereon and assessments levied	24,707 32
Office furniture (not extended)	\$200 00
Total assets	<u>\$28,875 05</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$2,731 14
Cash received by Company as membership fees	\$392 00
“ as fixed payments due in 1915	4,747 96
“ interest	62 54
“ transfer fees	3 45
Total receipts	<u>\$5,205 95</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission	\$588 00
“ investigation of claims	23 05
“ salaries, directors' and auditors' fees	607 50
“ statutory assessment and license fee	15 90
“ travelling expenses	208 95
“ printing, stationery and advertising	48 35
“ postage, telephone, telegrams and express	169 37
“ inspection of risks	75 35
“ other expenses	14 50
Total expenses of management	<u>\$1,750 97</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1915	1,938 12
“ rebate	57 22
“ other expenses	23 05
Total expenditure	<u>\$3,769 36</u>

CURRENCY OF RISKS.

Three Years.

Amount covered by Policies in force 31st December, 1915\$1,245,491 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	1,134	\$1,220,800 00
Policies new and renewed during 1915	394	478,771 00
Gross number and amount in force during 1915	1,528	\$1,699,571 00
Less expired and cancelled in 1915	356	454,080 00
Net risks in force 31st December, 1915	<u>1,172</u>	<u>\$1,245,491 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$37,065 73
Amount of all premium note after deducting all payments thereon and assessments levied	24,707 32
Amount of premium notes received during the year 1915	14,363 13
Payments on premium notes of 1915 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	4,747 96

AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STELLA.

Commenced business 23rd July, 1894.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

A. W. Hitchins	Emerald, Ont.
R. A. Fowler	Emerald, Ont.
F. P. Instant	Stella (R.R. 1), Ont.
John Glen	Stella (R.R. 2), Ont.
Wm. H. Preston	Stella (R.R. 1), Ont.
John Richards	Stella (R.R. 1), Ont.
Wm. Glen	Stella (R.R. 2), Ont.
W. A. Hitchins	Emerald, Ont.
Samuel Miller	Stella (R.R. 2), Ont.

Officers:

A. W. Hichins, President	Emerald, Ont.
R. A. Fowler, Vice-President	Emerald, Ont.
F. P. Instant, Secretary-Treasurer	Stella (R.R. 1), Ont.

Auditors:

John Filson	Stella (R.R. 2), Ont.
W. P. Tugwell	Stella (R.R. 2), Ont.

Unassessed premium note capital, \$8,418 91.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash on hand	\$182 91
Cash in Bank of Montreal, Kingston	3,182 70
Cash in agents hands	29 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$,418 91
Notes or due bills less than one year overdue	23 60
Total assets	<u>\$11,837 32</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance, 31st December, 1914 (not extended)	\$4,177 21
Cash received as fixed payments of 1915	\$905 52
“ for interest	105 57
“ other sources	2 50
Total receipts	<u>\$1,013 59</u>

EXPENDITURE.

Expenses of management:

Cash paid for commission to agents	\$193 43
“ fuel and light	6 00
“ statutory assessment and license fee	7 35
“ travelling expenses	1 00
“ salaries, directors' fees, etc.	119 00
“ printing, stationery and advertising	4 25
“ postage, telephone, telegrams and express	5 16
“ mutual Fire Underwriters	3 00
Total expenses of management	<u>\$339 19</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1915	1,482 54
“ rebates.	3 46
Total expenditure	<u>\$1,825 19</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	One year.	Three years.	Total.
Mutual	\$800 00	\$263,425 00	\$264,225 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	188	\$263,425 00
Policies new and renewed during 1915	81	119,715 00
Gross number and amount in force during 1915	269	\$383,140 00
Less expired and cancelled in 1915	82	118,915 00
Net risks in force 31st December, 1915	187	<u>\$264,225 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	One year.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$16 00	\$10,514 80	\$10,530 80
Amount of all premium notes, after deducting all payments thereon and assessments levied	12 80	8,406 11	8,418 91
Amount of premium notes received during year 1915	16 00	4,755 40	4,771 40
Payments on the premium notes of 1915 including all sums credited on said premium notes, viz.:			
(a) Cash paid up to 31st Dec., 1915	3 20	902 32	905 52
(b) Notes for fixed payments or assessments unpaid 31st December, 1915 . . . . .	.....	23 60	.....

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ZURICH.

Commenced business 3rd February, 1875.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Christian Stade	Dashwood, Ont.
Fred Willert	Dashwood, Ont.
Wm. Lamont	Zurich, Ont.
Roy Sheritt	Parkhill, Ont.
Wm. Consit	Zurich, Ont.
John Pfaff	Zurich, Ont.
John E. Sparrow	Varna, Ont.
Henry Neeb	Zurich, Ont.
W. T. Caldwell	Hensall, Ont.

Officers:

Christian Stade, President	Dashwood, Ont.
Fred Willert, Vice-President	Dashwood, Ont.
Henry Eilber, M.P.P., Manager	Crediton, Ont.

Auditors:

August G. Ehnes	Zurich, Ont.
Jacob Haberer	Zurich, Ont.

Unassessed premium note capital, \$188,034.84.

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash on deposit, Bank of Commerce, Crediton, Ont.	\$4,992 98
Amount of premium notes in force, after deducting all payments thereon and assessments levied	188,034 84
Total assets	<u>\$193,027 82</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$9,752 50
Cash received for taking application (not extended)	846 00
Cash received, fixed payments due in 1915	\$831 07
Cash received, assessments in prior years	88 30
Cash received for interest	216 40
Total receipts	<u>\$1,135 77</u>

EXPENDITURE.

Expenses of management:

Cash paid to agents in fees (not extended)	\$846 00	
Amount paid for commission		\$135 00
" investigation and adjustment of claims		52 10
" statutory assessment and license fee		48 96
" printing, stationery and advertising		193 74
" salaries, directors' and auditors' fees		309 50
" travelling expenses		4 50
" postage, telephone, telegrams and express		96 31
" rent		25 00
Total expenses of management.....		\$865 11

Miscellaneous payments:

Cash paid for losses which occurred during 1915	5,004 00
Cash paid for rebate	26 18
Total expenditure	<u>\$5,895 29</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Four years.
Mutual	\$5,042,545 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	2,009	\$4,924,055 00
Policies new and renewed during 1915	564	1,417,105 00
Gross number and amount in force during 1915	2,573	\$6,341,160 00
Less expired and cancelled in 1915	563	1,298,615 00
Net risks in force 31st December, 1915	2,010	\$5,042,545 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$206,796 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	188,034 84
Amount of premium notes received during the year 1915	58,212 00
Payments on premium notes of 1915, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1915	831 07
16 IN.	

SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

Commenced business 26th August, 1889.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

T. J. Harkness	Annan, Ont.
James Gardner	Owen Sound, Ont.
James Bowes	Strathnairn, Ont.
James Thomson	Owen Sound, Ont.
H. T. Potts	Tara, Ont.
P. C. McGregor	Owen Sound, Ont.
Wm. McLoughry	Markdale, Ont.
Malcolm Cameron	Arnott, Ont.
A. C. Paterson	Blantyre, Ont.
William Breen	Kilsyth, Ont.
Neil McDonald	Hoath Head, Ont.
L. Beaton	Owen Sound, Ont.
George Binnie	Priceville(R.R. 2), Ont.
Joseph Dobie	Chatsworth, Ont.
G. B. Carnahan	Meaford, Ont.

Officers:

T. J. Harkness, President	Annan, Ont.
James Gardner, Vice-President	Owen Sound, Ont.
James Cochrane, Secretary-Treasurer	Owen Sound, Ont.

Auditors:

William Douglas	Owen Sound, Ont.
H. H. Burgess	Owen Sound, Ont.

Unassessed premium note capital, \$345,848.76.

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of real estate	\$7,500 00
Cash value of mortgages	7,000 00
Actual cash on hand	\$155 30
Cash in Union Bank, Owen Sound	534 11
Cash in Owen Sound Loan and Savings Company	5,268 13
Cash in Merchants Bank, Owen Sound	3,877 05
Cash in Royal Bank, Owen Sound	2,000 00
	11,834 59

Cash in agents' hands	\$93 26
Amount unpaid of fixed payments of 1915	552 85
Amount of interest due and accrued	110 00
Notes or due bills less than one year overdue	242 17
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$345,848 76
Less residue of premium notes given for re-insurance	109 30
	345,739 46
Office furniture and safe (not extended), \$500.00.	
Total assets	\$373,072 33

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$12,581 94
Cash received as fixed payments of 1915	\$32,349 05
“ fixed payments of prior years	429 38
“ interest	764 39
“ rent	271 00
“ other sources	162 45
Total receipts	\$33,976 27

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$1,568 71
“ taxes	164 41
“ law costs	372 30
“ investigation and adjustment of claims	362 35
“ statutory assessment and license	127 60
“ travelling expenses	30 00
“ printing, stationery and advertising	250 51
“ salaries, directors' and auditors' fees, etc.	2,064 50
“ postage, telephone, telegrams and express	380 05
“ fuel and light	21 07
“ trustees' bond	12 00
“ insurance on head office	7 80
“ repairs to building	126 28
“ other expenses	63 03
Total expenses of management	\$5,560 61

Miscellaneous payments:

Cash paid for losses prior to 1915	21 00
“ losses during 1915	28,904 88
“ rebate	231 83
“ re-insurance	4 80
Total expenditure	\$34,723 12

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	One year or less.	Two years.	Three years.	Total.
Mutual	\$28,710 00	\$57,810 00	\$14,344,882 00	\$14,431,402 00
Re-insurance.				
Mutual			3,000 00	3,000 00
Net risks	\$28,710 00	\$57,810 00	\$14,341,882 00	\$14,428,402 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	7,245	\$13,733,762 00
Policies new and renewed during 1915	2,621	4,927,258 00
Gross number and amount in force during 1915	9,866	\$18,661,020 00
Less expired and cancelled in 1915	2,340	4,229,618 00
Net risks in force at 31st December, 1915	7,526	\$14,431,402 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	One year or less.	Two years.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$503 00	\$1,408 00	\$423,931 96	\$425,842 96
Amount of all premium notes after deducting all payments thereon and assessments levied	431 47	1,168 14	344,249 15	345,848 76
Amount of premium notes received during the year				142,889 75
Payment on premium notes of 1915, including all sums credited on said premium notes.				12,538 01
Notes for fixed payments unpaid, 1915				242 17

B.—Re-insurance.

Amount of premium notes given for re-insurance		\$114 10	\$114 10
Less payments thereon		4 80	4 80
Residue of said premium notes for which the Company is still liable		109 30	109 30

LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

Commenced business 17th August, 1876.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

A. C. Parks	Napanee, Ont.
Ira B. Hudgins	Selby, Ont.
Albert Hartman	Ernestown, Ont.
M. T. Huffman	Moscow, Ont.
H. A. Baker	Moscow, Ont.
R. W. Longmore	Camden East, Ont.

Officers:

A. C. Parks, President	Napanee, Ont.
Ira B. Hudgins, Vice-President	Selby, Ont.
Manly Jones, Secretary-Treasurer	Napanee, Ont.

Auditors:

W. R. Lott	Napanee, Ont.
C. W. Neville	Napanee, Ont.

Unassessed premium note capital, \$45,598.24.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash on hand at head office	\$228 68
Cash in Northern Crown Bank at Napanee, Ont	766 39
Cash in Merchants Bank, Napanee, Ont.....	1,691 64
Amount unpaid of fixed payments of 1915	151 70
Amount of prior instalments or fixed payment (not extended)	\$44 15
Amount of premium notes in force, after deducting all payments thereon and assessments levied	49,598 24
Office furniture and safe (not extended)	\$50 00
Total assets	<u>\$52,436 65</u>

LIABILITIES—NONE.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$1 814 49
Cash received during 1915 for:	
" fixed payments of 1915	\$5,451 20
" fixed payments of prior years	76 95
" interest	25 65
Total receipts	<u>\$5,553 80</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	965 66
" statutory assessment and license fee	18 42
" fuel and light	15 00
" printing, stationery and advertising	141 38
" salaries, directors' and auditors' fees	704 66
" postage, telephones, telegrams, express, etc.	57 75
" investigation and adjustment of claims	28 50
" rent	18 00
" taxes	7 55
" all other expenses	12 70
Total expenses of management	<u>\$1,969 62</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1915	2,564 00
" rebate	94 91
" re-insurance	53 05
Total expenditure	<u>\$4,681 58</u>

CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1915.

Three years.

Mutual	\$1,719,834 00
Less re-insured	26,075 00
Net amount of risks at 31st December, 1915	<u>\$1,693,759 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	907	\$1,502,990 00
Policies new and renewed during 1915	416	700,604 00
Gross number and amount in force during 1915	1,323	\$2,203,594 00
Less expired and cancelled in 1915	317	483,760 00
Net risks in force, 31st December, 1915	1,006	<u>\$1,719,834 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of all premium notes, after deducting all payments thereon and assessments levied	\$49,598 24
Amount of premium notes received during the year 1915	24,542 69
Payments on the premium notes of 1915, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1915	2,240 15

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PICTON.

Commenced business 31st October, 1874.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Cyrus Giles	Amelliasburg, Ont.
*T. G. Wright	Picton, Ont.
Byron E. Harrison	Waupoos East, Ont.
Edward T. Plews	Picton, Ont.
Geo. M. McCartney	Wellington, Ont.
M. F. Hawkins	Cherry Valley, Ont.
W. Asa Foster	Picton (R.R. 8), Ont.
Adolphus Roblin	Picton (R.R. 6), Ont.
Joseph H. Pine	Bloomfield (R.R. 1), Ont.
Thos. Welbanks	Milford, Ont.

Officers:

Cyrus Giles, President	*Amelliasburg, Ont.
Thomas Welbanks, Hon. Vice-President	Milford, Ont.
M. R. German, Secretary-Treasurer	Picton, Ont.

Auditors:

Walter Striker	Milford, Ont.
H. H. Huff	Bloomfield, Ont.

Unassessed premium note capital, \$52,707.40.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash in Bank of Montreal, Picton	\$39 89	
Cash in Bank of Nova Scotia, Picton	1,768 16	
Cash in Union Bank, Picton	1,138 05	
		\$2,946 10
Amount unpaid of fixed payments of 1915		68 10
Amount unpaid of fixed payments prior to 1915 (not extended) ..	\$17 55	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		52,707 40
Total assets		\$55,721 60

*Deceased 1916.

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$7,864 89	
Cash received for fixed payments of 1915		\$5,713 45
“ fixed payments due in prior years		64 25
“ interest		233 87
“ other receipts		3 50
Total receipts		<u>\$6,015 07</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$1,080 97	
“ investigation and adjustment of claims		34 00
“ salaries, directors' and auditors' fees		963 40
“ statutory assessment and license		22 37
“ printing, stationery and advertising		51 06
“ postage, telephones, telegrams and express		72 60
“ other expenses		181 33
Total expenses of management		<u>\$2,405 73</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1915	8,423 18	
“ rebate		104 95
Total expenditure		<u>\$10,933 86</u>

CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1915.

	Three years.	
Mutual	\$2,098,940 00	
Less re-insured		4,066 67
Net amount of risks at 31st December, 1915		<u>\$2,094,873 33</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	1,099	\$1,945,725 00
Policies new and renewed during 1915	459	826,270 00
Gross number and amount in force during 1915	1,558	\$2,771,995 00
Less expired and cancelled in 1915	401	673,055 00
Net risks in force 31st December, 1915	1,157	<u>\$2,098,940 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

Three-year risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$63,380 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	52,707 40
Amount of premium notes received during the year 1915	24,861 00
Payments on the premium notes of 1915, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1915	2,306 60

HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLD SPRINGS.

Commenced business 1st July, 1898.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Albert E. Hoskin Cobourg, Ont.
 S. W. Staples Baltimore (R.R. 2), Ont.
 Erwin Rosevear Cold Springs, Ont.
 Geo. H. Martyn Port Hope, Ont.
 Lewis Byers Bailieboro', Ont.
 Benjamin Stewart Baltimore (R.R. 2), Ont.

Officers:

Albert E. Hoskin, President Cobourg, Ont.
 S. W. Staples, Vice-President Baltimore (R.R. 2), Ont.
 J. Herbert Davidson, Treasurer Camborne, Ont.
 Thomas Hoskin, Secretary Grafton (R.R. 1), Ont.

Auditors:

Thos. Roberts Welcome, Ont.
 M. F. Ames Plainville, Ont.

Unassessed premium note capital, \$76,622.53.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value debentures and Canada War Loan	\$7,000 00	
Cash on hand, head office	94 34	
Cash in Bank of Nova Scotia, Cobourg	1,676 44	
Cash in Bank of Toronto, Cobourg	1,893 56	
		\$10,664 34
Amount of fixed payments of 1915 unpaid		463 50
Amount of fixed payments of prior year unpaid (not extended)	\$51 52	
Amount of premium notes after deducting all payments made and assessment levied	\$79,212 13	
Less residue of premium notes given by Company for re- insurance	2,589 60	
		76,622 53
Amount of office furniture (not extended)	\$210 00	
Total assets		\$87,750 37

LIABILITIES.

Amount of losses supposed or reported	\$5 00
Due agents	70 00
Total liabilities	<u>\$75 00</u>

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$6,459 66
Cash received as fixed payments of 1915	\$5,525 40
" fixed payments of prior years	335 73
" assessments in years prior to 1915	1,121 68
" interest	238 02
" all other	16 13
Total receipts	<u>\$7,236 96</u>

EXPENDITURE.

Expenses of management:	
Cash paid for agents' commission	\$590 00
" Division Court costs	14 06
" statutory assessment and license fee	31 95
" investigation of claims	21 80
" salaries, directors' and auditors' fees	534 05
" printing, stationery and advertising	89 55
" postage, telephone, telegrams and express	50 16
" travelling expenses	15 25
" rent	14 00
" all other	6 00
Total expenses of management	<u>\$1,366 82</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1915	1,077 25
" re-insurance	182 55
" rebate	354 11
" other expenses	145 75
Total expenditure	<u>\$3,126 48</u>

CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$2,844,555 00

Re-insurance.

On mutual system	104,075 00
Net risks actually carried by Company at 31st December, 1915	<u>\$2,740,480 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	1,968	\$3,019,580 00
Policies new and renewed during 1915	513	808,790 00
Gross number and amount in force during 1915	2,481	\$3,828,370 00
Less expired and cancelled in 1915	651	983,815 00
Net risks in force 31st December, 1915	1,830	\$2,844,555 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$107,620 29
Amount of all premium notes, after deducting all payments thereon and assessments levied	79,212 13
Amount of premium notes received during the year 1915	29,926 30
Payment on premium notes of 1915, including all sums credited on said premium notes, viz:	
(a) Cash paid up to 31st December, 1915	5,525 40

Re-insurance.

Amount of premium notes given by Company for re-insurance.....	\$3,229 50
Less payments made thereon	639 90
Amount of residue of said premium notes for which the company is still liable	\$2,589 60

GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SPENCERVILLE.

Commenced business 29th June, 1892.

Names and addresses of the Directors and officers for the year 1916:

Directors:

G. J. Carson.....	Domville (R.R. 1), Ont.
Robert Montgomery.....	Cardinal (R.R. 1), Ont.
James Bennett.....	Spencerville, Ont.
John F. Black.....	South Mountain, Ont.
William Holmes.....	Spencerville (R.R. 4), Ont.
Herbert Adams.....	Ventnor, Ont.
W. S. Render.....	Oxford Station (R.R. 2), Ont.
Alex. Morrison.....	Rockspring, Ont.
Alexander Robinson.....	Prescott (R.R. 2), Ont.
John Goodwin.....	Spencerville (R.R. 2), Ont.
Joseph Wright.....	Brockville (R.R. 2), Ont.
Richard Connell.....	Spencerville (R.R. 2), Ont.
Richard McCaslin.....	Iroquois, Ont.
Andrew Donnen.....	Spencerville, Ont.

Officers:

G. J. Carson, President.....	Domville (R.R. 1), Ont.
Robert Montgomery, Vice-President.....	Cardinal (R.R. 1), Ont.
James Bennett, Manager.....	Spencerville, Ont.
W. M. Snyder, Secretary-Treasurer.....	Spencerville, Ont.

Auditors:

Ernest Kingston	Spencerville, Ont.
Archibald Fraser.....	Spencerville (R.R. 2), Ont.

Unassessed premium note capital, \$223,528.44.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Loan Company's debentures	\$19,000 00
Cash on hand at head office	\$180 79
Cash in Royal Bank, Spencerville	9,789 33
Cash in Molsons Bank, Iroquois	327 75
	10,297 87
Unpaid instalments, fixed payments, premium notes	605 65
Unpaid fixed payments of prior years (not extended)	\$131 65
Amount of premium notes in force, after deducting all payments thereon and assessments levied	223,528 44
Office furniture and safe (not extended)	\$340 00
Total assets	253,431 96

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$7,643 42	
Cash received for fixed payments of 1915		\$16,777 66
“ prior years		221 08
“ interest		1,136 78
“ transfer fees		21 00
“ from realization of investment (not extended), \$1,000 00		
“ from other sources		157 80
Total receipts		<u>\$18,314 32</u>

EXPENDITURE.

Expenses of management:

Cash paid for postage, telephone, telegrams and express	\$297 64
“ fuel and light	11 00
“ statutory assessments and license fee	80 51
“ printing, stationery and advertising	150 63
“ salaries, directors' and auditors' fees	1,287 30
“ rent and taxes	18 06
“ investigation and adjustment of claims	144 65
“ Underwriters' Association	12 00
“ other expenses	53 67
Total expenses of management	<u>\$2,061 46</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1915	10,423 52
“ rebate	174 89
“ invested in municipal security (not extended)	\$4,000 00
Total expenditure	<u>\$12,659 87</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Three years.

Mutual \$8,601,955 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	4,960	\$8,463,780 00
Policies new and renewed during 1915	1,657	2,873,330 00
Gross number and amount in force during 1915	6,617	\$11,337,110 00
Deduct expired and cancelled in 1915	1,706	2,735,155 00
Net risks in force 31st December, 1915	4,911	<u>\$8,601,955 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three years.
Amount of face of all premium notes held by the Company, and legally liable to assessment	\$307,177 98
Amount of all premium notes, after deducting all payments thereon and assessments levied	223,528 44
Amount of premium notes received during the year 1915	86,199 90
Payments on premium note of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	5,901 82

PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRAMPTON.

Commenced business 24th June, 1876.

Names and addresses of the Directors and Officers for the year 1916:

Directors:

H. Aikin Dolson	Cheltenham, Ont.
Thomas McCartney	Caledon East, Ont.
N. Harrison	Malton (R.R. 3), Ont.
John Cunningham	Norval, Ont.
Moses Johnstone	Malton (R.R. 2), Ont.
John Gardhouse	Weston, Ont.
F. J. Jackson	Meadowvale, Ont.
Alex. Armstrong	Inglewood (R.R. 1), Ont.
J. A. McBride	Belfountain, Ont.

Officers:

H. A. Dolson, President	Cheltenham (R.R. 1), Ont.
Thos. McCartney, Vice-President	Caledon East, Ont.
J. J. Stewart	Brampton, Ont.
David Kirkwood, Treasurer	Brampton, Ont.

Auditors:

Ralph Crawford	Brampton, Ont.
John H. Watson	Snelgrove, Ont.

Unassessed premium note capital, \$265,771.03.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of mortgages	\$23,100 00
Cash in Merchants Bank, Brampton	\$4,053 15
Cash in Dominion Bank, Brampton	5,580 17
	\$9,633 32
Less outstanding cheques	658 85
	8,974 47
Cash in agents' hands	932 45
Amount unpaid of fixed payments of 1915	156 71
Amount of premium notes in force, after deducting all payments thereon and assessments levied	265,771 03
Amount of office furniture (not extended)	\$250 00
Amount of interest	180 00
Total assets	299,114 66

LIABILITIES.

Amount of losses adjusted	\$2,910 00
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RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$12,005 96
Cash received at taking of application (not extended)	1,376 00
Cash received as fixed payments of 1915	\$22,305 59
" fixed payments for prior years	154 70
" for interest	1,363 15
" from realization of investments (not extended)	\$500 00
Total receipts	<u>\$23,823 44</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission	\$1,376 00
" salaries, directors' and auditors' fees	2,147 40
" statutory assessment and license fee	83 59
" rent	208 00
" taxes	46 20
" travelling expenses	16 50
" printing, stationery and advertising	141 88
" investigation and adjustment of claims	305 05
" postage, telephone, telegrams and express	204 15
" for other expenses	221 61
Total expenses of management	<u>\$4,750 38</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1915	166 20
" losses which occurred during 1915	21,719 45
" rebate	718 90
Total expenditure	<u>\$27,354 53</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.	Four years.	Total.
Mutual	\$3,416,415 00	\$6,099,965 75	\$9,516,380 75

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	3,739	\$8,804,060 75
Policies new and renewed during 1915	1,376	3,507,215 00
Gross number and amount in force during 1915	5,115	\$12,311,275 75
Less expired and cancelled in 1915	1,290	2,794,895 00
Net risks in force 31st December, 1915	3,825	\$9,516,380 75

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.	Four-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment..	\$114,265 14	\$205,982 52	\$320,247 66
Amount of all premium notes on Policies in force 31st December, 1915, after deducting all payments thereon and assessments levied	93,794 56	171,976 47	265,771 03
Amount of premium notes received during the year 1915	49,294 50	69,347 55	118,642 05
Payments on premium notes of 1915, includ- ing all sums credited on said premium notes. Cash paid up to 31st December, 1915....	8,761 75	4,852 05	13,613 80

PEEL AND MARYBOROUGH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DRAYTON.

Commenced business 15th July, 1887.

Names and addresses of the Directors and Officers for the year 1916:

Directors:

W. T. Whale	Goldstone, Ont.
Wm. Noecker	Drayton, Ont.
Wm. Newstead	Moorefield, Ont.
Jno. C. Dixon	Moorefield, Ont.
George Short	Drayton, Ont.
Wm. Murdock	Palmerston, Ont.
Robert McArthur	Moorefield, Ont.
E. G. Henry	Drayton, Ont.
Henry Birkwell	Wallenstein, Ont.
Jesse Jack	Moorefield, Ont.
Isaiah Mitchell	Drayton, Ont.
Alex. Duff	Drayton, Ont.

Officers:

W. T. Whale, President	Goldstone, Ont.
Wm. Noecker, Vice-President	Drayton, Ont.
James McEwing, Secretary-Treasurer	Drayton, Ont.

Auditors:

Peter Boyer	Moorefield, Ont.
Jas. E. McDougall	Drayton, Ont.

Unassessed premium note capital, \$122,374.10.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of real estate	\$1,500 00
Cash value of mortgages	4,300 00
Cash on hand at head office	\$67 59
Cash in Royal Bank, Drayton	2,744 05
Cash in Bank of Hamilton, Moorefield	2,673 35
Cash in Bank of Hamilton, Orangeville	1,404 45
Cash in Royal Bank, Arthur	3,170 36
	10,059 80
Amount unpaid of fixed payments of 1915	944 10
Amount unpaid of fixed payments due prior to 1915 (not extended)	\$197 60

Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$122,374 10	
Less residue of premium notes given for re-insurance	165 65	
		\$122,208 45
Amount of office furniture (not extended)	\$150 00	
Amount of interest due and accrued		72 50
Total assets		<u>\$139,084 85</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$15,395 65	
Cash received as fixed payments of 1915		\$14,818 95
“ as fixed payments of prior years		646 65
“ for interest		475 71
“ rent		58 00
Total receipts		<u>\$15,999 31</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission and fees	\$1,274 00
“ statutory assessment and license fee	71 60
“ printing, stationery and advertising	229 00
“ salaries, directors' and auditors' fees	1,001 00
“ investigation and adjustment of claims	276 00
“ Division Court costs	20 10
“ postage, telephone, telegrams and express	146 85
“ interest	36 00
“ rent and insurance	28 34
“ taxes	84 59
“ fuel and light	44 34
“ travelling expenses	17 40
Total expenses of management	<u>\$3,229 22</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1915	12,255 80
“ losses which occurred prior to 1915	800 00
“ rebate, abatements and returned premiums	263 75
“ re-insurance	74 35
“ other expenditure	339 54

Total expenditure	<u>\$16,962 66</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Four years.
Mutual	\$7,779,425 00
Less re-insurance	12,000 00
Total risks carried	<u>\$7,767,425 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	3,445	\$7,468,875 00
Policies new and renewed during 1915	1,124	2,533,400 00
Gross number and amount in force during 1915	4,569	\$10,007,275 00
Less expired and cancelled in 1915	1,083	2,227,850 60
Net risks in force 31st December, 1915	3,486	\$7,779,425 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$202,594 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	122,374 10
Amount of premium notes received during the year 1915	51,036 50
Payments on premium notes of 1915, including all sums credited on said premium notes, viz.:	
Amount of cash paid up to 31st December, 1915	14,818 95
Amount of notes given for fixed payments of assessments unpaid 31st December, 1915	944 10

B.—Re-insurance.

Amount of premium notes given by the Company for Re-insurance	\$240 00
Less payments made thereon	74 35
Residue of said premium notes for which the Company is still liable.....	\$165 65

HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ACTON.

Commenced business 2nd April, 1890.

Names and addresses of the Directors and Officers for the year 1916:

Directors:

George Gastle	Milton, Ont.
Henry W. Cook	Streetsville, Ont.
James Kirkwood	Acton, Ont.
Richard Graham	Georgetown, Ont.
Colin Cameron	Rockwood, Ont.
N. F. Lindsay	Acton, Ont.
George E. Fisher	Burlington, Ont.
John Wilson	Erin, Ont.
Wallace A. Lasby	Rockwood, Ont.

Officers:

George Gastle, Sr., President	Milton, Ont.
Henry W. Cook, Vice-President	Streetsville, Ont.
Thomas Moore, Secretary-Treasurer	Campbellville, Ont.

Auditors:

Ebenezer Beswick	Acton, Ont.
R. E. Hall	Hornby, Ont.

Unassessed premium note capital, \$204,300.15.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS

Cash on hand	\$0 58
Cash in Royal Bank, Guelph, Ont.	3,116 73
Cash in Bank of Nova Scotia, Campbellville, Ont.	2,038 65
Cash in Bank of Nova Scotia, Acton, Ont.	2,131 92
Amount of notes or due bills less than one year overdue	253 70
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied	\$204,300 15
Less residue of premium notes given by the Company for re-insurance ..	7,796 00
	196,504 15
Office furniture and safe (not extended)	\$75 00
Total assets	<u>\$204,095 73</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$11,840 01	
Cash received as fixed payments of 1915		\$14,812 25
“ fixed payments of prior years		208 75
“ interest		364 30
“ re-insurance on losses		1,166 67
“ re-insurance premiums		231 80
Total receipts		<u>\$16,783 77</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	1,168 00
“ investigation and adjustment of claims	168 90
“ statutory assessment and license fee	65 75
“ postage, telephone, telegrams and express	103 51
“ rent	13 00
“ printing, stationery and advertising	171 05
“ salaries, directors' and auditors' fees	1,242 90
“ travelling expenses	3 40
“ other expenses of management	11 13
Total expenses of management	<u>\$2,947 64</u>

Miscellaneous payments:

Amount paid for losses which occurred prior to 1915	265 00
“ losses which occurred during 1915	17,046 31
“ re-insurance	337 80
“ rebate	688 15
Total expenditure	<u>\$21,285 90</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$7,127,785 00

Less Re-insurance.

On mutual system	172,050 00
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Net risks actually carried at 31st December, 1915	\$6,955,735 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	3,228	\$6,805,985 00
Policies new and renewed during 1915	1,201	2,624,385 00
Gross number and amount in force during 1915	4,429	\$9,430,370 00
Less expired and cancelled in 1915	1,132	2,302,585 00
Net risks in force 31st December, 1915	3,297	\$7,127,785 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

Amount of face of all premium notes held by Company and legally liable to assessment	\$245,755 95
Amount of premium notes, after deducting all payments thereon and assessments levied	204,300 15
Amount of premium notes received during the year 1915	89,563 20
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1915	14,886 45
Notes given for fixed payments unpaid	253 70

B.—Re-insurance.

Amount of premium notes given by Company for re-insurance	8,445 00
Less payments thereon	649 00
Residue of premium notes given for re-insurance	\$7,796 00

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A.

Commenced business 16th February, 1860.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Robert Amos	Guelph, Ont.
J. P. Henderson	Guelph (R.R. 7), Ont.
Geo. Holmwood	Guelph (R.R. 5), Ont.
W. R. Elliott	Guelph, Ont.
James Bowman	Guelph (R.R. 7), Ont.
D. McCrae	Guelph, Ont.
Frank Laidlaw	Guelph (R.R. 7), Ont.
C. R. Blyth	Guelph (R.R. 5), Ont.
John McIntosh	Guelph (R.R. 7), Ont.

Officers:

Robert Amos, President	Guelph, Ont.
J. P. Henderson, Vice-President	Guelph (R.R. 7), Ont.
John L. Carter, Secretary-Treasurer	Guelph, Ont.

Auditors:

A. Whitelaw	Guelph (R.R. 7), Ont.
James Hood	Guelph, Ont.

Unassessed premium note capital, \$22,013.58.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Amount of cash in Bank of Commerce at Guelph	\$1,962 24
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$22,013 58
Less residue of premium notes given for re-insurance.....	57 60
	21,955 98
Amount unpaid of fixed payments of 1915	87 58
Amount unpaid of fixed payments of prior instalments.....	\$18 60
Total assets	\$24,005 80

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$1,506 42	
Cash received as fixed payments, 1915		\$817 88
" fixed payments of prior years		29 40
" interest		50 10
Total receipts		<u>\$897 38</u>

EXPENDITURE.

Expenses of management:		
Amount paid for agents' commissions		\$83 00
" postage, telephones, telegrams and express.....		12 58
" statutory assessment and license fee		9 33
" printing, stationery and advertising		13 00
" salaries, directors' and auditors' fees		184 00
" sundry expenses		10 00
Total expenses of management		<u>\$311 91</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1915		127 25
Cash paid for re-insurance		2 40
Total expenditure		<u>\$441 56</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$502,955 00
Re-insurance.	
On mutual system	1,500 00
Net risks actually carried by Company 31st December, 1915	<u>\$501,455 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	214	\$484,705 00
Policies new and renewed during 1915	83	189,050 00
Gross number and amount in force during 1915	297	\$673,755 00
Less expired and cancelled in 1915	70	170,800 00
Net risks in force 31st December, 1915	<u>227</u>	<u>\$502,955 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

Three-year risks.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$23,813 50
Amount of premium notes, after deducting all payments thereon and assessments levied	22,013 58
Amount of premium notes received during the year 1915	8,805 50
Payments on premium notes of 1915, including all sums credited on said premium notes:	
(a) Cash paid up to 31st December, 1915	317 22
(b) Notes for fixed payments or assessments unpaid at 31st December, 1915	36 40

Re-insurance.

Amount of notes given by Company for re-insurance	\$60 00
Less payments made thereon	2 40
Residue of said premium notes for which the Company is still liable.....	\$57 60

ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

Commenced business 9th April, 1861.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

John McNabb	Rockwood, Ont.
Ernest Parkinson	Guelph, Ont.
Leonard McDougall	Rockwood, Ont.
F. B. Anderson	Fergus, Ont.
Charles Benham	Rockwood, Ont.
John Grieve	Rockwood, Ont.

Officers:

John McNabb, President	Rockwood, Ont.
E. Parkinson, Vice-President	Guelph, Ont.
Robert Scott, Secretary-Treasurer	Eramosa, Ont.

Auditors:

Jos. J. Aldous	Rockwood, Ont.
S. Duffield	Guelph, Ont.

Unassessed premium note capital, \$65,634.85.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of debentures	\$4,000 00
Cash on hand, head office	42 02
Cash on deposit to the Company's credit, not drawn against, in the Royal Bank, Rockwood	3,898 82
Cash on deposit, not drawn against, in the Canadian Bank of Commerce, Guelph	2,799 02
Cash on deposit, Imperial Bank, Fergus, Ont.	274 05
Amount unpaid of fixed payments of 1915	398 40
Amount of prior years (not extended)	\$163 68
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$65,634 85
Less residue of premium notes given by Company for re-insurance	5,902 50
	59,732 35
Office furniture and safe (not extended)	\$85 00
Total assets	<u>\$71,144 66</u>

LIABILITIES.

Amount of losses supposed or reported	\$25 00
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RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$6,620 86
Cash received as fixed payments of 1915	\$2,497 05
" fixed payments of prior years	425 80
" interest	378 16
" re-insurance on losses	156 25
 Total receipts	 \$3,457 26

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$200 00
" investigation of claims	24 00
" statutory assessments and license	17 82
" printing, stationery, advertising	55 95
" postage, telephones, telegrams and express	24 12
" salaries, directors' and auditors' fees	227 40
" rent of room for Board meeting	4 00
" travelling expenses	10 00
" other expenses	12 40

Total expenses of management	\$575 69
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Miscellaneous payments:

Cash paid for losses which occurred during 1915	2,170 27
" re-insurance	256 75
" rebates	61 50

Total expenditure	\$3,064 21
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Mutual	Three years. \$1,516,095 00
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Less Re-insurance.

On mutual system	130,000 00
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Net risks actually carried by Company, 31st December, 1915	\$1,386,095 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	660	\$1,435,970 00
Policies new and renewed during 1915	238	561,720 00
Gross number and amount in force during 1915	898	\$1,997,690 00
Less expired and cancelled in 1915	217	481,595 00
Net risks in force 31st December, 1915	681	\$1,516,095 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

Amount of face of all premium notes held by Company and legally liable to assessment	\$71,264 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	65,634 85
Amount of all premium notes received during 1915	26,136 50
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	2,497 05

Re-insurance.

Amount of premium notes given for re-insurance	\$6,418 75
Less payments made thereon	516 25
Residue of said premium notes for which the Company is still liable.....	\$5,902 50

PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE.

Commenced business May, 1859.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Wm. J. Little	Hespeler (R.R. 2), Ont.
Allen Stewart	Puslinch (R.R. 2), Ont.
George H. Laird	Guelph (R.R. 6), Ont.
Alexander Smith	Hespeler (R.R. 2), Ont.
Peter Iles	Guelph (R.R. 2), Ont.
Wm. H. Schultz	Puslinch (R.R. 2), Ont.
John McKenzie	Moffat (R.R. 1), Ont.
Alexander McLean	Puslinch (R.R. 1), Ont.
Hector Gilchrist	Puslinch (R.R. 1), Ont.

Officers:

Wm. J. Little, President	Hespeler (R.R. 2), Ont.
Allen Stewart, Vice-President	Puslinch (R.R. 2), Ont.
John Blake, Secretary-Treasurer	Aberfoyle, Ont.

Auditors:

William Nicoll	Puslinch (R.R. 1), Ont.
John A. Cockburn	Puslinch (R.R. 1), Ont.

Unassessed premium note capital, \$54,904.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash on hand, head office	\$50 53
Cash on deposit to Company's credit in Bank of Commerce, Guelph	3,486 43
Amount of premium notes in force, after deducting all payments thereon and assessments levied	54,904 00
Amount unpaid of assessments of 1915	162 75
Amount unpaid of assessments of prior years	7 75
Office furniture (not extended)	\$50 00

Total assets	<u>\$58,611 46</u>
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LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$2,612 31	
Cash received at taking of application held by agents for fees (not extended)	\$281 00	
Cash received for assessment of 1915		\$2,814 60
" assessments of prior years		372 40
" interest		66 03
" all other sources		1 05
Total receipts		<u>\$3,154 08</u>

EXPENDITURE.

Expenses of management:		
Amount paid to agents in fees (not extended).....	\$281 00	
Amount paid for investigation of claims		\$20 00
" statutory assessment and license fee		22 39
" travelling expenses		14 00
" printing, stationery and advertising		24 50
" salaries, directors' and auditors' fees		96 47
" postage, telephone, telegrams and express.....		45 07
" extra services Secretary		60 00
" Underwriters' Association fee		4 00
" caretaker		2 00
Total expenses of management		<u>\$288 43</u>
Miscellaneous payments:		
Amount paid for losses which occurred during 1915		1,923 00
" rebate		18 00
Total expenditure		<u>\$2,229 43</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Three years.

Mutual \$1,984,865 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	768	\$1,948,065 00
Policies new and renewed during 1915	281	733,265 00
Gross number and amount in force during 1915	1,049	\$2,681,330 00
Less expired and cancelled in 1915	287	696,465 00
Net risks in force 31st December, 1915	762	<u>\$1,984,865 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$60,334 80
Amount of all premium notes, after deducting all payments thereon and assessments levied	54,904 00
Amount of premium notes received during the year 1915	22,255 95

DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHELBURNE.

Commenced business 1st June, 1895.

Names and addresses of the Directors and Officers for the year 1916:

Directors.

W. J. Jelly	Shelburne, Ont.
Samuel Barber	Rosemont, Ont.
George Little	Camilla, Ont.
John Johnston	Laurel, Ont.
William McGhee	Melancthon (R.R. No. 1), Ont.
Thomas Jennings	Mansfield (R.R. No. 1), Ont.
John J. Braiden	Shelburne, Ont.
Thomas Sime	Grand Valley, Ont.
George Lyon	Jessopville, Ont.
W. W. Warnock	Grand Valley, Ont.
Wm. Park	Belwood, Ont.
Geo Best	Shelburne, Ont.

Officers.

W. J. Jelly, President	Shelburne, Ont.
Samuel Barber, Vice-President	Rosemont, Ont.
James Brown, Secretary-Treasurer	Melancthon, Ont.

Auditors.

W. E. Reid	Shelburne, Ont.
Samuel Patterson	Shelburne, Ont.

Unassessed premium note capital, \$147,650.15.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of mortgages	\$1,800 00
Cash on hand at head office	\$171 02
Cash in Union Bank, Shelburne	6,674 68
Cash in Royal Bank, Grand Valley	785 97
Cash in Bank of Hamilton, Orangeville	949 19
	8,580 86
Cash in agents' hands	482 90
Amount of premium notes in force, after deducting all payments thereon and assessments levied	147,650 15
Total assets	\$158,513 91

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$8,499 83
Cash received as fixed payments of 1915	\$9,800 11
" fixed payments of prior years	64 92
" interest	399 18
" agents' balances of 1914 received in 1915	617 74
" gasoline permits	16 25
Total receipts	<u>\$10,898 20</u>

EXPENDITURE.

Expenses of management:

Amount paid for investigation of claims	\$30 90
" travelling expenses	2 00
" commission to agents	626 25
" rent	13 00
" statutory assessment and license fee	47 29
" printing, stationery and advertising	79 91
" salaries, directors' and auditors' fees	933 30
" postage, telephone, telegrams and express	110 00
" underwriters' fees, and all other	34 30
Total expenses of management	<u>\$1,876 95</u>

Miscellaneous payments:

Amount paid for losses which occurred during 1915	8,848 97
" rebate	91 25
Total expenditure	<u>\$10,817 17</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Three years.

Mutual

\$4,896,680 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	2,334	\$4,737,700 00
Policies new and renewed during 1915	835	1,742,815 00
Gross number and amount in force during 1915	3,169	\$6,480,515 00
Less expired and cancelled in 1915	820	1,583,835 00
Net risks in force 31st December, 1915	<u>2,349</u>	<u>\$4,896,680 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$170,390 66
Amount of all premium notes after deducting all payments thereon and assessments levied	147,650 15
Amount of premium notes received during the year 1915	60,614 14
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	3,154 61

EXPENDITURE.

Cash paid for agents' commissions	\$222 00
" investigation and adjustment of claims	14 80
" statutory assessment and license fee	8 32
" travelling expenses	4 50
" rent	61 00
" salaries, directors' and auditors' fees	296 60
" printing, stationery and advertising	41 88
" postage, telephones, telegrams and express	23 48
" all other expenses	13 60
Total expenses of management	\$689 18
Miscellaneous payments:	
Cash paid for losses which occurred during 1915	957 00
" rebate	110 79
Total expenditure	\$1,756 97

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Two years.	Three years.	Total.
Mutual	\$372,460 00	\$580,270 00	\$952,730 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	208	\$372,460 00
Policies taken during 1915, or renewed	294	604,670 00
Gross number and amount of risks at any time during 1915 ..	502	\$977,130 00
Deduct expired and cancelled in 1915	14	24,400 00
Net risks on mutual system, 31st December, 1915	488	\$952,730 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Two year risks.	Three years.	Total.
Amount of face of all premium notes legally liable to assessment	\$18,623 00	\$29,013 50	\$47,636 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	16,388 90	25,531 22	41,920 12
Amount of premium notes received during the year 1915 .....	.....	30,233 50	30,233 50
Payments of premium notes of 1915, including all sums credited on said premium notes:			
Cash paid up to 31st December, 1915....	.....	.....	3,628 02

THE LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PERTH, ONT.

Commenced business 14th September, 1896.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Dennis Noonan	Perth (R.R. 4), Ont.
Robert M. Anderson	Perth (R.R. 4), Ont.
James Glenn	Perth (R.R. 2), Ont.
David McLean	Perth, Ont.
James Shaw	Perth (R.R. 2), Ont.
Carr Thompson	Perth (R.R. 2), Ont.
Andrew Cochrane	Almonte, Ont.
Alfred Bell	Balderson, Ont.
Edmund Burk	Perth (R.R. 3), Ont.

Officers:

Dennis Noonan, President	Perth (R.R. 4), Ont.
R. M. Anderson, Vice-President	Perth (R.R. 4), Ont.
P. Cavers, Secretary	Perth, Ont.
W. A. Moore, Treasurer	Perth, Ont.

Auditors:

E. R. Stedman	Perth (R.R. 1), Ont.
J. Ernest Anderson	Perth (R.R. 4), Ont.

Unassessed premium note capital, \$193,340.71.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash in hand at head office	\$125 89	
Cash in Merchants Bank, Perth	9,428 41	
		\$9,554 30
Amount unpaid of fixed payments of 1915		803 34
Amount of premium notes in force after deducting all payments thereon and assessments levied		193,340 71
Office furniture and safe (not extended)	\$150 00	
Total assets		\$203,698 35

LIABILITIES.

Amount of losses adjusted	\$543 00
Total	<u>\$543 00</u>

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$5,037 94	
Cash received as fixed payments of 1915		\$19,960 93
" fixed payment of prior years		410 55
" for interest		163 62
Total receipts		<u>\$20,535 10</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission	\$2,244 98
" statutory assessment and license fee	73 17
" rent	61 00
" fuel and light	31 75
" investigation of claims	217 52
" salaries, directors' and auditors' fees	628 10
" printing, stationery and advertising	276 39
" postage, telegrams and express	307 78
" taxes	11 28
" all other	16 87

Total expenses of management	<u>\$3,868 94</u>
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Miscellaneous payments:

Cash paid for losses which occurred prior to 1915	2,061 76
" losses which occurred during 1915	9,951 00
" rebate	137 04

Total expenditure	<u>\$16,018 74</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$7,897,565 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	5,310	\$7,636,368 00
Policies taken during 1915	1,739	2,671,967 00
Gross number and amount in force during 1915	7,049	\$10,308,335 00
Less expired and cancelled in 1915	1,693	2,410,770 00
Net risks in force 31st December, 1915	5,356	<u>\$7,897,565 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$267,621 51
Amount of all premium notes, after deducting all payments thereon and assessments levied	193,340 71
Amount of premium notes received during the year 1915	79,471 06
Payment on premium notes of 1915, including all sums credited on said premium notes, viz.:	
Cash paid on premium notes of 1915 to 31st December	6,945 51

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALEXANDRIA.

Commenced business, 7th May, 1895.

Names and addressés of the Directors and Officers for the year 1916.

Directors:

Donald McCaskill	Dalkeith, Ont.
D. D. McDonell	Green Valley, Ont.
Wm. Irvine	Dalkeith, Ont.
D. D. McDonald	Greenfield, Ont.
W. J. McGregor	North Lancaster, Ont.
R. J. Pattingale.....	Lancaster, Ont.

Officers:

D. McCaskill, President	Dalkeith, Ont.
D. D. McDonell, Vice-President	Green Valley, Ont.
V. G. Chisholm, Secretary-Treasurer	Alexandria (R.R. 1), Ont.

Auditors:

Sam. McDonell	Alexandria (R.R. 1), Ont.
J. A. McDonell	Alexandria (R.R. 1), Ont.

Unassessed premium note capital, \$138,904.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of mortgages	\$175 00
Cash on hand, head office	\$96 00
Cash in Union Bank, Alexandria	2,779 05
" Bank of Ottawa, Alexandria	1,530 15
" Merchants Bank, Lancaster, Ont.	2,386 05
" Bank of Ottawa, Martintown, Ont.	542 05
" Bank of Ottawa, Maxville, Ont.	16 45
	7,349 75
Amount unpaid of assessment levied in 1913 (not extended)	\$347 62
Amount of premium notes in force, after deducting all payments thereon and assessments levied	138,904 00
Total assets	\$146,428 75

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$8,957 09
Cash received for fixed payments of 1915	\$14,986 75
“ assessments levied in prior years	22 20
“ interest	211 67
“ other	3 00
Total receipts	\$15,223 62

EXPENDITURE.

Expenses of management:

Amount paid for commission	\$1,212 00
“ investigation of claims	273 50
“ statutory assessment and license	60 67
“ law costs	5 00
“ salaries, directors' and auditors' fees	784 40
“ travelling expenses	30 00
“ printing, stationery and advertising	210 66
“ other expenses	22 85
Total expenses of management	\$2,599 08

Miscellaneous payments:

Cash paid for losses which occurred during 1915	13,964 80
“ rebates	265 08
Total expenditure	\$16,828 96

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Three years.

Mutual	\$6,203,075 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	3,790	\$6,236,125 00
Policies new and renewed during 1915	1,205	2,008,200 00
Gross number and amount in force during 1915	4,995	\$8,244,325 00
Less expired and cancelled in 1915	1,313	2,041,250 00
Net risks in force 31st December, 1915	3,682	\$6,203,075 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$186,102 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	138,904 00
Amount of premium notes received during the year 1915	60,246 00
Payments on premium notes of 1915, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1915	14,986 75

FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LINDSAY.

Commenced business 3rd June, 1895.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Edwin Mark	Little Britain, Ont.
Wm. Fell	Fenelon Falls (R.R. 2), Ont.
Wm. Lownsbrough	Oakwood, Ont.
John Suggitt	Cameron, Ont.
D. H. Corneil	Omeme, Ont.
Thos. D. Young	Peterboro (R.R. 3), Ont.
Rich. Goard	Beaverton (R.R. 2), Ont.
Thomas Davey	Bexley, Ont.
Thos. Robertson	Dunsford, Ont.
Jno. R. Magee	Janetville, Ont.
W. S. Graham	Omeme (R.R.), Ont.
W. J. Porter	Peterboro (R.R. 7), Ont.

Officers:

Edwin Mark, President	Little Britain, Ont.
Wm. Fell, Vice-President	Fenelon Falls (R.R. 2), Ont.
R. G. Corneil, Secretary-Treasurer	Lindsay, Ont.

Auditors:

W. H. Wilson	Lindsay, Ont.
E. H. Hopkins	Lindsay, Ont.

Unassessed premium note capital, \$262,473.20.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1915.

ASSETS.

Cash value of bonds, debentures	\$3,000 00
Cash value of mortgages	17,775 00
Actual cash in Standard Bank, Lindsay	7,472 88
*Amount unpaid of fixed payments due in 1915	2,908 43
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$262,473 20
Less residue of premium notes for re-insurance	56 00
	262,417 20
Amount of interest accrued	875 89
Office furniture (not extended)	\$245 00
Total assets	\$294,449 40

*Includes policy fees.

LIABILITIES.—None.

RECEIPTS.

Cash balance for 31st December, 1914 (not extended).....	\$15,664 03	
Cash received for membership fees		\$1,489 50
“ for fixed payments of 1915		18,871 39
“ from due bills of 1915-.....		3,248 33
“ for interest		1,000 26
“ extra premiums		17 06
Total receipts		<u>\$24,626 54</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' fees	\$1,688 00
“ commission to agents	1,663 00
“ investigation of claims	140 50
“ statutory assessment and license fee	87 67
“ salaries, directors' and auditors' fees	1,283 10
“ printing, stationery and advertising	83 45
“ postage, telegrams and express	198 64
“ rent	60 00
“ collection of notes	68 60
“ other expenses	55 00
Total expenses of management	<u>\$5,327 96</u>

Miscellaneous payments:

Amount paid for losses which occurred during 1915	19,875 71
“ losses which occurred prior to 1915	349 06
“ re-insurance	6 00
“ rebates	658 96
Amount invested (not extended)	\$6,600 00
Total expenditure	<u>\$26,217 69</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Mutual	\$28,525 00	\$34,490 00	\$9,685,393 00	\$9,748,408 00
Re-insurance.				
Mutual				2,000 00
Net risks in force 31st December, 1915				<u>\$9,746,408 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	5,321	\$9,261,534 00
Policies new and renewed during 1915	1,764	3,200,537 00
Gross number and amount in force during 1915	7,085	\$12,462,071 00
Less expired and cancelled in 1915	1,690	2,713,663 00
Net risks in force 31st December, 1915	5,395	\$9,748,408 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment...	\$1,053 25	\$1,331 75	\$417,095 56	\$417,093 56
Amount of all premium notes after deducting all payments thereon and assessments levied				262,473 20
Amount of premium notes received during the year 1915..				109,388 01
Payments on the premium notes of 1915, including all sums credited on the said premium notes, viz.:				
Cash paid up to 31st Dec., 1915..				18,871 39
Notes for fixed payments or assessments unpaid 31st December, 1915				**2,708 93

**Excludes policy fees.

PRESCOTT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALFRED.

Commenced business 5th August, 1901.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

J. Bte. Labrosse Alfred Station, Ont.
 Samuel Parisièn Alfred, Ont.
 Francis Hotte L'Original, Ont.
 J. Dalma Pregent Lefaivre, Ont.
 Joseph Montpellie Alfred, Ont.
 Ulric Daoust Plantagenet, Ont.

Officers:

J. Bte. Labrosse, President Alfred, Ont.
 Samuel Parisièn, Vice-President Alfred, Ont.
 B. G. Parisièn, Secretary-Treasurer Alfred, Ont.

Auditors:

Julien Brisebois Alfred, Ont.
 Flavien Bertrand L'Original, Ont.

Unassessed premium note capital, \$86,846.62.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

School debentures	\$9,913 11
Cash on hand at head office	\$408 75
Bank of Hochelaga, L'Original, Ont.	1,247 55
Union Bank, Plantagenet	447 14
Provincial Bank, Alfred, Ont.	5,531 47
	7,634 91
Amount unpaid of fixed payments of 1915	74 77
Amount of premium notes in force, after deducting all payments thereon and assessments levied	86,846 62
Total assets	\$104,469 41

LIABILITIES.

Amount of losses adjusted	\$650 00
Total	\$650 00

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$5,589 26	
Cash received for fixed payments due in 1915		\$8,741 60
" fixed payments due in prior years		28 88
" interest		812 73
" principal of debentures (not extended)	\$1,157 91	
Total receipts		<u>\$9,583 21</u>

EXPENDITURE.

Expenses of management:		
Amount paid for commission to agents		\$39 00
" fuel and light		8 00
" travelling expenses		83 65
" statutory assessment and license fee		32 97
" printing, stationery and advertising		521 19
" salaries, directors' and auditors' fees		632 00
" postage, telegrams and express		143 86
Total expenses of management		<u>\$1,461 67</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1915		7,031 41
" rebates		202 20
Total expenditure		<u>\$8,695 47</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$3,526,450 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	2,193	\$3,245,760 00
Policies new and renewed during 1915	871	1,430,760 00
Gross number and amount in force during 1915	3,064	\$4,676,520 00
Less expired and cancelled in 1915	775	1,150,070 00
Net risks in force 31st December, 1915	2,289	<u>\$3,526,450 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$105,793 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	86,846 62
Amount of premium notes received during the year 1915	42,922 80
Payments on the premium notes of 1915, including all sums credited on said premium notes:	
(a) Cash paid up to 31st December, 1915	6,220 96

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROMNEY.

Commenced business 27th July, 1888.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

D. H. Brown	Chatham, Ont.
Christian Johnson	Kingsville, Ont.
T. B. Harvey	Merlin (R.R. 2), Ont.
Nelson H. Shepley	Amherstburg, Ont.
Thomas Liddle	Wheatley, Ont.
Byron Robinson	Wheatley, Ont.
Christopher Coulter	Wheatley, Ont.
D. Fletcher	Fletcher, Ont.
Samuel Burk	Blenheim, Ont.
Charles D. Sellars	Kingsville, Ont.
Wm. W. Holmes	Comber, Ont.
T. R. Clarke	Fletcher, Ont.
A. E. Robinson	Charing Cross, Ont.

Officers:

D. H. Brown, President	Chatham, Ont.
Christian Johnson, Vice-President	Kingsville, Ont.
T. B. Harvey, Secretary-Treasurer	Merlin, Ont.

Auditors:

Thomas Robinson	Coatsworth, Ont.
Charles H. Shupe	Charing Cross, Ont.

Unassessed premium note capital, \$64,384.92.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of bonds	\$6,000 00
Cash at head office	\$238 33
Cash in Merchants Bank, Wheatley	4,330 91
	4,569 24
Amount unpaid of fixed payments at 1915	389 03
Prior instalments on fixed payments (not extended)	\$130 94
Amount of premium notes in force, after deducting all payments thereon and assessments levied	64,384 92
Amount of office furniture and safe (not extended)	\$140 00
Total assets	\$75,343 19

LIABILITIES.

Municipal taxes	\$1 11
Commission on applications	14 00
Salary, Secretary	250 00
Office rent	15 00
Postage	40 00
Total	\$320 11

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$4,850 69	
Cash received as fixed payments of 1915		\$7,067 40
“ fixed payments of prior years		297 14
“ interest		464 61
“ transfer fees and other rents		7 70
Total receipts		\$7,836 85

EXPENDITURE.

Expenses of management:

Cash paid for commission	\$852 00
“ rent	8 00
“ travelling expenses	136 80
“ salaries, directors' and auditors' fees	257 50
“ investigation of claims	71 20
“ postage, telephone, telegrams and express	13 10
“ statutory assessment and license fee	26 14
“ printing, stationery and advertising	83 95
“ Underwriters' Association fees	5 00

Total expenses of management **\$1,453 69**

Miscellaneous payments:

Cash paid for losses which occurred during 1915	6,371 05
“ rebate	293 56

Total expenditure **\$8,118 30**

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three-year. risks.	Total.
Mutual	\$2,661,295 00	\$2,661,295 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	1,251	\$2,368,245 00
Policies new and renewed during 1915	553	1,052,190 00
Gross number and amount in force during 1915	1,804	\$3,420,435 00
Less expired and cancelled in 1915	432	759,140 00
Net risks in force 31st December, 1915	1,372	\$2,661,295 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$83,089 02
Amount of all premium notes, after deducting all payments thereon and assessment levied	64,384 92
Amount of premium notes received during the year	29,790 54
Payments on premium notes of 1915, including all sums credited on said premium notes	7,067 40
Fixed payments or assessments unpaid 31st December, 1915	389 03

HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW GERMANY.

Commenced business 3rd March, 1880.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

George Hannel	Ariss, Ont.
Frederick Schaefer	New Hamburg, Ont.
Wm. R. Fisk	New Germany, Ont.
Alex. McKay	Wallenstein, Ont.
Archie Newstead	Breslau, Ont.
Mark May	New Germany, Ont.
I. B. Ditner	St. Agatha, Ont.
L. K. Weber	Hawkesville, Ont.
Chas. M. Wilhelm	New Germany, Ont.

Officers:

George Hannel, President	Ariss, Ont.
Frederick Schaefer, Vice-President	New Hamburg, Ont.
Anton Frank, Secretary-Treasurer	New Germany, Ont.

Auditors:

Jacob B. Estel	Breslau, Ont.
A. J. Frank	New Germany, Ont.

Unassessed premium note capital, \$49,114.01.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Amount of cash in Royal Bank, Guelph, Ont.	\$849 41	
Amount of cash in Bank of Commerce, Guelph, Ont.	1,366 35	
		\$2,215 76
Amount unpaid of assessments levied in 1915		398 03
Amount of premium notes in force after deducting all payments thereon and assessments levied		49,114 01
Total assets		<u>\$51,727 80</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance, 31st December, 1914 (not extended)	\$3,977 70	
Cash received for assessments levied in 1915		\$1,678 89
“ assessments levied in years prior to 1915.....		148 23
“ interest		87 27
Total receipts		<u>\$1,914 39</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$157 00
“ statutory assessments and license fees	13 91
“ investigation and adjustment of claims	6 00
“ printing, stationery and advertising	51 35
“ salaries, directors' and auditors' fees	316 00
“ postage, telephone, telegrams and express	35 42
“ other expenses	17 50
Total expenses of management	<u>\$597 18</u>

Miscellaneous payments:

Cash paid for losses which occurred in 1915	3,067 50
“ rebate	10 65
Total expenditure	<u>\$3,675 33</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Four years.
Mutual	\$1,011,614 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	612	\$997,869 00
Policies new and renewed during 1915	161	326,865 90
Gross number and amount in force during 1915	773	\$1,324,734 00
Less expired and cancelled in 1915	160	313,120 00
Net risks in force 31st December, 1915	613	<u>\$1,011,614 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$53,370 10
Amount of premium notes, after deducting all payments thereon and assessments levied	49,114 01
Amount of premium notes received during the year 1915	16,783 50

CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business 20th September, 1878.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Alex. L. Noble, Lieut.-Col.....	Norval, Ont.
R. A. Thompson	Lynden, Ont.
S. J. Cherry	Preston, Ont.
N. H. Stevens	Chatham, Ont.
Neil Sinclair	St. Thomas, Ont.
Roswell Goldie	Guelph, Ont.

Officers:

Alexander L. Noble, President	Norval, Ont.
R. A. Thomson, Vice-President	Lynden, Ont.
J. T. White, Secretary-Treasurer	Hamilton, Ont.

Auditors:

W. Anderson & Son	Hamilton, Ont.
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Unassessed premium note capital, \$86,571.40.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of mortgages	\$6,000 00
Bonds and debentures	235,087 26
Cash on hand, head office	\$13 08
Cash on deposit to the Company's credit, not drawn against, in Royal Bank, Hamilton	6,512 21
	6,525 29
Amount unpaid of fixed payments of 1915	628 20
Prior instalments balance of premium notes (not extended).....	\$25 30
Amount of premium notes in force, after deducting all payments thereon and assessments levied	86,571 40
Amount interest accrued	6,559 43
Total assets	\$341,371 58

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$23,130 48	
Cash received as fixed payments of 1915		\$28,851 75
" as fixed payments due in prior years		673 20
" as interest		12,489 06
" from realization of investments, e.g., debentures, and other securities during 1915 (not ex- tended)	\$13,764 18	
" from other sources		42 16
Total receipts		<u>\$42,056 17</u>

EXPENDITURE.

Expenses of management:

Amount paid for investigation and adjustment of claims.....		\$35 00
" statutory assessment and license fee (Ontario).....		16 40
" printing, stationery and advertising		253 26
" salaries, directors' and auditors' fees		4,390 00
" postage, telephone, telegrams, express and exchange..		229 70
" travelling expenses		467 05
" fuel and light		6 00
" taxes		34 54
" rent		250 00
" other expenses		170 79
Total expenses of management		<u>\$5,852 74</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1915		11,093 54
" rebate		782 52
" re-insurance		56 75
" refund to policyholders		6,355 07
" investments (not extended)	\$47,784 92	
" Patriotic Fund		500 00
Total expenditure		<u>\$24,640 62</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	One year or less.	Three years.	Total.
Mutual	\$10,000 00	\$1,163,520 00	\$1,173,520 00
Re-insurance.			
Mutual		2,500 00	2,500 00
Net risks in force 31st December, 1915	\$10,000 00	\$1,161,020 00	<u>\$1,171,020 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	392	\$1,276,672 00
Policies new and renewed during 1915	136	455,410 00
Gross number and amount in force during 1915	528	\$1,732,112 00
Less expired and cancelled in 1915	150	558,592 00
Net risks in force 31st December, 1915	378	\$1,173,520 00

CLASSIFICATION OF RISKS:

Manufacturing.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	One-year risks.	Three-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$150 00	\$145,770 00	\$145,920 00
Amount of all premium notes after deducting all payments thereon and assessments levied	75 00	86,496 40	86,571 40
Amount of premium notes received during the year 1915	150 00	51,306 00	51,456 00
Payments on premium notes of 1915, including all sums credited on said premium notes:			
Cash paid to 31st December, 1915.....	75 00	28,776 75	28,851 75

THE SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHEDDEN.

Commenced business 9th September, 1878.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Chas. F. Heidt	Shedden, Ont.
Maxwell Hunter	Port Stanley, Ont.
John G. Chapman	St. Thomas, Ont.
Mungo McNab	Iona Station, Ont.
Charles F. Jackson	Port Stanley, Ont.
Edgar Silcox	Shedden, Ont.

Officers:

Chas. F. Heidt, President	Shedden, Ont.
John G. Chapman, Vice-President	St. Thomas, Ont.
John H. Sells, Secretary-Treasurer	Shedden, Ont.

Auditors:

L. K. McCollum	Iona Station, Ont.
Justin G. Moore	Shedden, Ont.

Unassessed premium note capital, \$62,043.55.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash on hand at the head office	\$32 63	
Cash on deposit in Sterling Bank, Shedden, Ont.	2,681 43	
Cash on deposit, Home Bank, Lawrence Station	598 33	
		\$3,312 39
Amount unpaid of assessments levied during 1915		712 89
Amount of premium notes in force, after deducting all paymnets thereon and assessments levied		62,043 55
Total assets		<u>\$66,068 83</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$777 80	
Cash received for assessments levied in 1915		\$4,839 43
“ assessments levied prior to 1915		568 23
“ borrowed money		1,450 00
“ interest		12 00
Total receipts		<u>\$6,869 66</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$49 00
" interest	33 85
" statutory assessment and license	21 56
" printing, stationery, advertising	29 12
" salaries, directors' and auditors' fees	343 00
" postage, telephone, telegrams and express	36 65
" rent	8 00
" Underwriters' Association	3 00
Total expenses of management	\$524 18

Miscellaneous payments:

Amount paid for losses which occurred during 1915	2,343 04
" rebate	17 85
" repayment of loans	1,450 00
Total expenditure	\$4,335 07

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Four years.
Mutual	\$1,848,605 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	792	\$1,855,130 00
Policies new and renewed during 1915	220	537,850 00
Gross number and amount in force during 1915	1,012	\$2,392,980 00
Less expired and cancelled in 1915	241	544,375 00
Net risks in force 31st December, 1915	771	\$1,848,605 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$73,944 20
Amount of all premium notes, after deducting all payments thereon and assessments levied	62,043 55
Amount of premium notes received during the year 1915	21,514 00

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SELKIRK.

Commenced business 2nd September, 1871.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

J. Honsberger	Dunnville, Ont.
Daniel W. Culver	Selkirk (R.R. No. 2), Ont.
Andrew Sherk	Selkirk (R.R. No. 2), Ont.
Nicholas Kiefer	Fisherville, Ont.
Christopher Ebert	Cayuga (R.R. No. 3), Ont.
John Featherstone	Fisherville (R.R. No. 2), Ont.
C. J. Smelser	Hagersville (R.R. No. 2), Ont.
James Lyons	Dunnville (R.R. No. 4), Ont.
Alex. Hicks	Dunnville (R.R. No. 7), Ont.
Guy A. Reichelt	South Cayuga (R.R. No. 1), Ont.
Wm. R. Holland	South Cayuga (R.R. No. 1), Ont.
Jacob Schaffer	Fisherville, Ont.

Officers:

Joshua Honsberger, President	Dunnville, Ont.
Daniel W. Culver, Vice-President	Selkirk (R.R. No. 2), Ont.
A. E. Havill, Secretary-Treasurer	South Cayuga (R.R. No. 2), Ont.

Auditors:

Wm. Beabion	Selkirk (R.R. No. 2), Ont.
Leander F. Culver	Selkirk (R.R. No. 2), Ont.

Unassessed premium note capital, \$87,559.09.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash in Bank of Hamilton, Dunnville	\$579 20	
" Bank of Commerce, Cayuga	807 31	
" Union Bank, Cayuga, Ont.	104 39	
" Union Bank, Fisherville	1,063 44	
" Bank of Hamilton, Selkirk	315 30	
		\$2,869 64
Amount of premium notes in force, after deducting all payments thereon and assessments levied		87,559 09
Total assets		\$90,428 73

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$2,433 52	
Cash received for agents' fees		\$433 00
Cash received as fixed payments of 1915		602 85
" assessments, 1915		42 75
" fixed payments, prior years		44 95
" interest		62 59
Total receipts		<u>\$1,186 14</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' fees	\$216 50
" fuel and light	2 00
" statutory assessment and license	24 32
" printing, stationery and advertising	36 60
" salaries, directors' and auditors' fees	374 50
" travelling expenses	5 00
" postage, telegrams and express	31 04
" other expenses	15 50
Total expenses of management	<u>\$705 46</u>

Miscellaneous payments:

Amount paid for losses which occurred in 1915	18 70
" rebate	25 86
Total expenditure	<u>\$750 02</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Four years.
Mutual	\$2,313,030 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	948	\$2,163,985 00
Policies new and renewed during 1915	289	750,935 00
Gross number and amount in force during 1915	1,237	\$2,914,920 00
Less expired and cancelled in 1915	273	601,890 00
Net risks in force 31st December, 1915	<u>964</u>	<u>\$2,313,030 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$93,819 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	87,559 09
Amount of premium notes received during the year 1915	30,141 00
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	692 82

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGEWAY.

Commenced business 6th February, 1880.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Jno. B. Gallinger	Southend, Ont.
Nathan Day	Ridgeway, Ont.
Paul J. Willson	Marshville, Ont.
John K. Misener	Pt. Robinson, Ont.
Lewis A. Doan	Humberston, Ont.
Robert McCredie	Chippawa, Ont.
Almer A. Garner	Fenwick, Ont.
E. O. Disher	Ridgeway, Ont.
Isaiah Hansler	Welland (R.R. 1), Ont.

Officers:

Jno. B. Gallinger, President	Southend, Ont.
Nathan Day, Vice-President	Ridgeway, Ont.
A. H. Kilman, Secretary-Treasurer	Ridgeway, Ont.

Auditors:

Isaac L. Pound	Ridgeway, Ont.
M. H. Hibbard	Ridgeway, Ont.

Unassessed premium note capital, \$92,640.75.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of debentures	\$5,690 73
Cash on hand at head office	\$32 50
Cash in Imperial Bank, Ridgeway	3,367 83
	3,400 33
Amount unpaid of fixed payments of 1915	406 39
Amount of all premium notes in force, after deducting all payments thereon and assessments levied	92,640 75
Total assets	<u>\$102,138 20</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$5,619 74
Cash received as fixed payments of 1915	\$6,241 03
" fixed payments of prior years	216 78
" interest	447 95
" workmen's risk	9 18
Total receipts	<u>\$6,914 94</u>

EXPENDITURE.

Expenses of management:

Cash paid to agents (not extended)	\$657 00
Amount paid for statutory assessment and license	\$32 80
" printing, stationery and advertising	65 52
" salaries, directors' and auditors' fees	787 20
" postage, telephone, telegrams and express	78 97
" travelling expenses	10 55
" investigation of claims	54 70
" other expenses	6 00
Total expenses of management	<u>\$1,035 74</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1915	5 00
" losses which occurred during 1915	7,925 87
" rebates	102 74
" safe	65 00
Total expenditure	<u>\$9,134 35</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$3,455,923 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	1,727	\$3,114,439 00
Policies new and renewed in 1915	657	1,319,428 00
Gross number and amount in force during 1915	2,384	\$4,433,867 00
Less expired and cancelled in 1915	562	977,944 00
Net risks in force 31st December, 1915	1,822	<u>\$3,455,923 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$104,423 65
Amount of all premium notes in force, after deducting all payments thereon and assessments levied	92,640 75
Amount of premium notes received during the year 1915	40,203 54
Payments on the premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	2,405 29

COUNTY OF BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRANTFORD.

Commenced business 27th May, 1861.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Duncan Miller	St. George, Ont.
Chas. McIntyre	Scotland, Ont.
Hugh Allen	Drumbo, Ont.
U. C. Kendrick	Cainsville, Ont.
John Collins	Burford, Ont.
A. W. Vansickle	Onondaga, Ont.
Francis Thomson	Cainsville, Ont.
Jacob Messecar	Scotland, Ont.
Edward Knight	Vanessa, Ont.

Officers:

Duncan Miller, President	St. George, Ont.
Chas. McIntyre, Vice-President	Scotland, Ont.
John H. Campbell, Secretary-Treasurer	Brantford, Ont.

Auditors:

R. W. Hamilton	Cainsville, Ont.
J. A. Smith	Brantford, Ont.

Unassessed premium note capital, \$94,397.59.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Amount of cash at head office	\$276 18	
Cash in Canadian Bank of Commerce, Brantford	10,830 62	
		\$11,106 80
Amount of unpaid fixed payments of 1915		1,138 90
Amount of fixed payments, prior years		1,416 32
Amount of premium notes in force, after deducting all payments thereon and assessments levied		94,397 59
Total assets		<u>\$108,059 61</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$9,630 95
Cash received for fixed payments of 1915	\$11,584 38
" fixed payments prior years	562 55
" assessments levied prior to 1915	100 00
" interest during 1915	192 12
Total receipts	<u>\$12,439 05</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission	\$1,102 00
" taxes	24 49
" rent	65 00
" statutory assessment and license fee	47 26
" printing, stationery and advertising	55 48
" salaries, directors' and auditors' fees	1,272 60
" postage, telephones, telegrams and express	107 85
" all other	9 75

Total expenses of management \$2,684 43

Miscellaneous payments:

Cash paid for losses which occurred during 1915	7,110 48
" re-insurance	1,018 31
" rebate	149 98

Total expenditure \$10,963 20

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Four years.
Mutual	\$4,653,832 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	2,301	\$4,723,795 00
Policies new and renewed during 1915	566	1,285,595 00
Gross number and amount in force during 1915	2,867	\$6,009,390 00
Less expired and cancelled during 1915	669	1,355,558 00
Net risks in force 31st December, 1915	2,198	<u>\$4,653,832 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four-year risks.
Amount of all premium notes, after deducting all payments thereon and assessments levied	\$94,397 59
Amount of premium notes received during the year 1915	34,503 27
Payments on premium notes of 1915, including all sums credited on said premium notes, viz:	
Cash paid up to December 31st, 1915	11,584 38
Notes for fixed payments or assessments unpaid at 31st December, 1915	1,138 90

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ELFRIDA.

Commenced business 30th July, 1880.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

F. Ecker	Hannon, Ont.
Joseph J. Fletcher	Hannon, Ont.
C. C. Pettit	Fruitland, Ont.
D. B. Calbrick	Winona, Ont.
Geo. A. Almas	Ancaster, Ont.
A. Blaxill	Caistor Centre, Ont.
W. B. Switzer	Glanford, Ont.
J. M. Stewart	Grimsby, Ont.
G. B. Smith	Ancaster, Ont.

Officers:

Francis Ecker, President	Hannon, Ont.
Joseph J. Fletcher, Vice-President	Hannon, Ont.
J. F. Felker, Secretary-Treasurer	Stoney Creek, Ont.

Auditors:

J. H. McNeilly	Hamilton, Ont.
A. E. Walker	Bartonville, Ont.

Unassessed premium note capital, \$115,645.65.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of real estate	\$400 00
Amount of cash on hand at head office	\$299 71
Actual cash in Royal Bank, Stoney Creek	14,750 00
	15,049 71
Amount unpaid of assessments levied during 1915	1,138 02
Amount of premium notes in force after deducting all payments thereon and assessments levied	115,645 65
Total assets	<u>\$132,233 38</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$6,760 56	
Cash received for assessments which were levied in 1915		\$8,638 47
“ assessments which were levied before 1915		2,325 61
“ interest		231 99
“ transfer fees		10 50
Total receipts		<u>\$11,206 57</u>

EXPENDITURE.

Expenses of management:

Amount paid for printing, stationery and advertising	\$104 00
“ statutory assessment and license fee	33 70
“ salaries, directors' and auditors' fees	715 70
“ postage, telephone, telegrams and express	65 75
“ taxes	4 11
“ other expenses	11 00

Total expenses of management \$934 26

Miscellaneous payments:

Cash paid for losses which occurred during 1915 1,983 16

Total expenditure \$2,917 42

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	<u>\$3,107,475 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	1,527	\$3,215,335 00
Policies new and renewed during 1915	436	925,575 00
Gross number and amount in force during 1915	1,963	\$4,140,910 00
Less expired and cancelled in 1915	535	1,033,435 00
Net risks in force at 31st December, 1915	1,428	<u>\$3,107,475 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

Three-year risks.

Amount of all premium notes, deducting all payments thereon and assessments levied	\$115,645 65
Amount of premium notes received during the year 1915	39,661 81

LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

Commenced business 11th August, 1882.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Wm. Hodgson	Ilderton, Ont.
Dan. Fraser	Ilderton, Ont.
John McLachlin	Komoka, Ont.
Freeman G. Hughes	Dunfield, Ont.
Peter Mitchell	Ilderton, Ont.
H. W. Harris	Dunfield, Ont.
A. E. McKay	Poplar Hill, Ont.
Alexander Gray	Ilderton, Ont.
T. W. Douglas	Strathroy, Ont.
John S. Douglas	Strathroy, Ont.
John Oliver	Dunfield, Ont.
Alex. Wilkie	Komoka, Ont.
T. W. Caverhill	Ilderton, Ont.
Jos. N. Atkin	Strathroy, Ont.
John W. Graham	Komoka, Ont.

Officers:

Wm. Hodgson, President	Ilderton, Ont.
Dan. Fraser, Vice-President	Ilderton, Ont.
J. Marsh, Secretary-Treasurer	Coldstream, Ont.

Auditors:

Jno. McVicar	Ilderton, Ont.
John McPherson	Ilderton, Ont.

Unassessed premium note capital, \$29,783.34.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value debentures	\$5,000 00
Cash on hand at head office	\$97 04
Cash in Royal Bank, London	2,675 76
	2,772 80
Amount unpaid of fixed payments of prior year (not extended)	\$30 88
Amount of premium notes in force, after deducting all payments thereon and assessments levied	29,783 34
Total assets	\$37,556 14

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$6,171 51	
Cash received as fixed payments of 1915		\$3,291 16
" fixed payments of prior years		33 38
" interest		301 81
" all other		0 60
Total receipts	\$3,626 95	

EXPENDITURE.

Expenses of management:		
Amount paid for commission to agents		\$147 50
" statutory assessment and license fee		17 74
" salaries, directors' and auditors' fees		329 00
" printing, stationery and advertising		62 50
" investigation and adjustment of claims		16 00
" postage, telephone, telegrams and express		71 39
" taxes for 1915		24 00
" all other		9 00
Total expenses of management	\$677 13	
Miscellaneous payments:		
Cash paid for losses which occurred during 1915		1,219 02
" rebate		129 51
Total expenditure	\$2,025 66	

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$1,444,018 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	786	\$1,427,428 00
Policies new and renewed during 1915	297	540,830 00
Gross number and amount in force during 1915	1,083	\$1,968,258 00
Less expired and cancelled in 1915	303	524,240 00
Net risks in force 31st December, 1915	780	\$1,444,018 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessments	\$43,150 74
Amount of all premium notes, after deducting all payments thereon and assessments levied	29,783 34
Amount of premium notes received during the year 1915	16,224 90
Payments on the premium notes of 1915, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1915	3,281 41

HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGETOWN.

Commenced business 4th April, 1892.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Robert L. Smyth	Blenheim, Ont.
Angus Gillanders	Highgate, Ont.
W. C. Sifton	Palmyra, Ont.
Daniel McKay	Ridgetown (R.R. 3), Ont.
Donald McCall	Blenheim, Ont.
Joel Wootton	Thamesville (R.R. 3), Ont.
D. Wilson	Ridgetown (R.R. 1), Ont.
W. A. Walters	Ridgetown (R.R. 1), Ont.
James Leatherdale	Northwood (R.R. 3), Ont.

Officers:

Robt. L. Smyth, President	Blenheim, Ont.
Angus Gillanders, Vice-President	Highgate, Ont.
E. D. Milton, Secretary-Treasurer	Ridgetown, Ont.

Auditors:

John J. Freel	Morpeth, Ont.
Duncan R. McDiarmid	Ridgetown, Ont.

Unassessed premium note capital, \$124,932.85.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Amount of cash on hand at head office	\$7 83	
" cash in Royal Bank, Ridgetown	222 84	
		\$230 67
" unpaid fixed payments for 1915		210 95
" premium notes in force, after deducting all payments thereon and assessments levied		124,932 85
" office furniture (not extended)	\$200 00	
Total assets		\$125,374 47

LIABILITIES. None.

RECEIPTS.

Cash balance, 31st December, 1914 (not extended)	
Cash received for fixed payments of 1915	\$9,402 75
" fixed payments of prior years	157 75
" interest	24 07
" carpenters' risks	38 15
Total receipts	<u>\$9,622 72</u>

EXPENDITURE.

Expenses of management:

Cash paid for fuel, light and care of hall	\$5 50
" investigation of claims	76 05
" salaries, directors' and auditors' fees	676 80
" statutory assessment and license fees	45 74
" printing, stationery and advertising	183 50
" interest	4 50
" Mutual Fire Underwriters	8 00
Total expenses of management	<u>\$1,000 09</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1915	7,467 21
" rebates	148 00
" repayment of loans	776 75
Total expenditure	<u>\$9,392 05</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$4,770,825 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	2,168	\$4,564,075 00
Policies new and renewed during 1915	823	1,827,400 00
Gross number and amount in force during 1915	2,991	\$6,391,475 00
Less expired and cancelled in 1915	807	1,620,650 00
Net risks in force 31st December, 1915	<u>2,184</u>	<u>\$4,770,825 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of premium notes held by the Company and legally liable to assessment	\$143,124 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	124,932 85
Amount of premium notes received during the year 1915	54,822 00
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid to 31st December, 1915	3,592 90
Notes for fixed payments or assessments unpaid at 31st December, 1915	62 20

NORTH AND SOUTH DORCHESTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HARRIETSVILLE.

Commenced business 8th January, 1869.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

J. C. Dance.....	Kingsmill, Ont.
J. H. Barr.....	Harrietsville, Ont.
S. McDermand	Port Burwell, Ont.
H. Rickard	Dorchester Station, Ont.
John A. Charlton	Springfield, Ont.
A. E. Jackson	Mossley, Ont.

Officers:

J. C. Dance, President	Kingsmill, Ont.
J. H. Barr, Vice-President	Harrietsville, Ont.
S. E. Facey, Secretary-Treasurer	Harrietsville, Ont.

Auditors:

B. R. Barr	Mossley, Ont.
W. W. Keddie	Belmont, Ont.

Unassessed premium note capital, \$134,067.43.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash on hand at head office	\$12 91
Cash deposit in Royal Bank, Ingersoll	1,662 43
" Royal Bank, Aylmer	4,555 48
" Royal Bank, Springfield	393 94
" Bank of Nova Scotia, Harrietsville	14,351 34
" Bank of Toronto, Dorchester Station, Ont.....	3,615 87
	\$24,591 97
Amount unpaid of fixed payments, 1915	870 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied	134,067 43
Office furniture (not extended)	\$210 00
Total assets	\$159,529 40

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$20,766 41
Cash received as fixed payments of 1915	\$10,117 97
" fixed payments of prior years	59 96
" interest	664 21
Total receipts	<u>\$10,842 14</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$398 30
" travelling expenses	40 00
" printing, advertising and stationery	82 75
" statutory assessment and license	49 51
" rent	2 00
" salaries, directors' and auditors' fees	792 70
" postage	87 88
" dues Mutual Underwriters' Association	7 00
" law costs	6 00
" other expenses	5 00

Total expenses of management	<u>\$1,471 14</u>
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Miscellaneous payments:

Cash paid for losses which occurred prior of 1915	40 00
" losses which occurred during 1915	5,159 08
" rebates	346 36

Total expenditure	<u>\$7,016 58</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December 1915.

	Three years.
Mutual	\$5,122,295 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	2,030	\$4,986,280 00
Policies new and renewed during 1915	776	1,932,560 00
Gross number and amount in force during 1915	2,806	\$6,918,830 00
Less expired and cancelled in 1915	787	1,796,535 00
Net risks in force 31st December, 1915	<u>2,019</u>	<u>\$5,122,295 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$153,668 85
Amount of all premium notes, after deducting all payments thereon and assessments levied	134,067 43
Amount of premium notes received during the year 1915	57,976 50

YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

Commenced buisness 17th October, 1881.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

G. Westlake	St. Thomas (R.R. 8), Ont.
Seth W. Zavitz	St. Thomas (R.R. 5), Ont.
C. E. Locke	St. Thomas (R.R. 8), Ont.
A. E. Buck	St. Thomas (R.R. 6), Ont.
W. G. Saunders	St. Thomas (R.R. 2).
R. Marlatt	Union, Ont.

Officers:

G. Westlake, President	St. Thomas (R.R. 8), Ont.
Seth W. Zavitz, Vice-President	St. Thomas (R.R. 8), Ont.
W. H. Elliott, Secretary-Treasurer	New Sarum, Ont.

Auditors:

L. R. Cloes	New Sarum, Ont.
A. J. Gloin ..	Yarmouth Centre, Ont.

Unassessed premium note capital, \$55,543.83. *

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Actual cash on hand at head office	\$37 46	
Cash on deposit to the Company's credit, but not drawn against, in Southern Loan and Savings Company, St. Thomas	3,361 45	
		\$3,398 91
Amount of unpaid assessments levied during 1915		129 84
Amount of unpaid assessments levied in prior years		4 83
Amount of premium notes in force, after deducting all payments thereon and assessments levied		55,543 83
Total assets		<u>\$59,077 41</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$3 29
Cash received at taking of application, held by agents (not extended)	174 00
“ as fixed payments of 1915	\$1,910 90
“ for assessments levied during 1915	9,484 03
“ for assessments levied in prior years	4 31
“ for interest	50 12
“ as transfer fees	13 50
Total receipts	<u>\$11,462 86</u>

EXPENDITURE.

Expenses of management:

Cash paid agents at application (not extended)	\$174 00
Amount paid for statutory assessment and license	\$25 48
“ rent	6 00
“ printing, stationery and advertising	59 25
“ salaries, directors' and auditors' fees	564 25
“ investigation and adjustment of claims	42 00
“ postage, telephone, telegrams and express	68 30
“ other expenses	12 50
Total expenses of management	<u>\$777 78</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1915	7,259 54
“ rebate	29 92
Total expenditure	<u>\$8,067 24</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	One year or less	Two years and over but under three years.	Three years.	Total.
Mutual	\$20,100 00	\$21,630 00	\$2,304,001 00	\$2,345,731 00

CLASSIFICATION OF RISKS:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	1,075	\$2,294,056 00
Policies new and renewed during 1915	353	781,925 00
Gross number and amount in force during 1915	1,428	\$3,075,981 00
Less expired and cancelled during 1915	373	730,250 00
Net risks in force 31st December, 1915	1,055	<u>\$2,345,731 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	One or less than two-year risks.	Two years and over but under three-year risks.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment ...	\$282 88	\$554 08	\$69,014 91	\$69,851 87
Amount of all premium notes, after deducting all payments thereon and assessments levied	241 08	454 70	54,848 05	55,543 83
Amount of premium notes received during the year 1915...	200 13	308 25	22,622 75	23,131 13
Payments on the premium notes of 1915, including all sums credited on said premium notes, viz.:				
Cash paid up to 31st December, 1915	16 69	23 72	1,870 49	1,910 90

EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APPIN.

Commenced business 16th September, 1891.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Neil A. Galbraith	Appin, Ont.
John G. Lethbridge	Glencoe, Ont.
Peter Gardiner	Glencoe, Ont.
John T. McLean	Melbourne, Ont.
Curtis Gough	Walker's, Ont.
Donald Dewar	Walker's, Ont.

Officers:

Neil A. Galbraith, President	Appin, Ont.
John G. Lethbridge, Vice-President	Glencoe, Ont.
A. P. McDougald, Secretary-Treasurer	Melbourne, Ont.

Auditors:

John Mair	Melbourne, Ont.
Gilbert Hyndman	Melbourne, Ont.

Unassessed premium note capital, \$60,392.05.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Amount of cash on hand at head office	\$193 75	
" cash in Royal Bank, Glencoe, Ont.	275 16	
" cash in Home Bank, Melbourne, Ont.	897 53	
" cash in Merchants Bank, Alvinston, Ont.	19 44	
" cash in Royal Bank, Strathroy, Ont.	131 71	
" cash in Royal Bank, Appin, Ont.	227 23	
" cash in Merchants Bank, Glencoe, Ont.	346 85	
		\$2,091 67
" unpaid of fixed payments of 1915		282 58
" prior fixed payments still unpaid (not extended)....	\$497 45	
" unpaid of assessments levied in prior years (not extended).	26 05	
" premium notes in force, after deducting all payments thereon and assessments levied		60,392 05
" office furniture and safe (not extended).....	\$50 00	
Total assets		\$62,766 30

LIABILITIES.—None.

RECEIPTS.

Cash balance, 31st December, 1914 (not extended)	\$444 20
Cash received from fixed payments of 1915	\$4,392 58
“ fixed payments of prior years	176 45
“ assessments levied in prior years	10 60
“ interest	8 13
“ transfer fees	2 00
Total receipts	<u>\$4,589 76</u>

EXPENDITURE.

Expenses of management:

Amount paid for salaries, directors' and auditors' fees	\$354 00
“ investigation of claims	33 00
“ printing, stationery and advertising	26 60
“ postage, telephone, telegrams and express	46 25
“ statutory assessment and license	23 98
“ rent	6 50
“ travelling expenses	29 65
“ other expenses	5 00
Total expenses of management	<u>\$524 98</u>

Miscellaneous payments:

Amount paid for losses which occurred prior to 1915	14 50
“ losses which occurred in 1915	2,311 89
“ rebate	90 92
Total expenditure	<u>\$2,942 29</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$2,307,685 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	1,073	\$2,126,200 00
Policies new and renewed during 1915	384	899,975 00
Gross number and amount in force during 1915	1,457	\$3,026,175 00
Less expired and cancelled in 1915	384	718,490 00
Net risks in force 31st December, 1915	1,073	<u>\$2,307,685 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$69,230 55
Amount of all premium notes, after deducting all payments thereon and assessment levied	60,392 05
Amount of premium notes received during 1915	26,999 25
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	1,803 00

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

Commenced business 10th April, 1879.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

J. W. Wallace	Waterford (R.R. 3), Ont.
Oscar L. Haviland	Wilsonville, Ont.
Safford C. Kitchen	Waterford (R.R. 3), Ont.
Jacob Goble	Waterford (R.R. 4), Ont.
J. R. Wilson	Wilsonville, Ont.
Oscar McMichael	Waterford, Ont.
W. E. Hambly	Villanova (R.R. 1), Ont.
Elijah Hellyer	Villanova (R.R. 1), Ont.
Isaac A. Wilcox	Hartford, Ont.

Officers:

J. W. Wallace, President	Waterford (R.R. 3), Ont.
Oscar L. Haviland	Wilsonville, Ont.
James Ross, Secretary-Treasurer	Waterford, Ont.

Auditors:

F. W. Cline	Waterford, Ont.
R. C. McMichael	Waterford, Ont.

Unassessed premium note capital, \$48,369.47.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash at head office	\$20 00	
Cash in Molsons Bank, Simcoe	653 36	
		\$673 36
Amount of premium notes in force, after deducting all payments thereon and assessment levied		48,369 47
Amount unpaid of assessment levied during 1915		305 04
Amount of fixed payments of 1915 unpaid		126 48
Amount of prior instalments or fixed payments (not extended)...	\$106 76	
Total assets		\$49,474 35

LIABILITIES.

Amount of borrowed money	\$3,925 00
Amount of bank overdraft	136 54
Total liabilities	\$4,061 54

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$376 08
Cash received at taking of applications	\$343 00
" as fixed payments of 1915	4,388 51
" as fixed payments due in prior years	106 76
" for assessments levied in 1915	5,760 99
" as interest	15 25
" agents' balances of 1914 received in 1915	105 27
Cash borrowed during 1915	1,425 00
Total receipts	<u>\$12,144 78</u>

EXPENDITURE.

Expenses of management:

Amount paid to agents in fees	\$343 00
" statutory assessment and license fee	23 09
" travelling expenses, Mutual Underwriters' fees	28 00
" investigation of claims	60 40
" printing, stationery and advertising	66 40
" salaries, directors' and auditors' fees	402 95
" postage, telegrams and express	59 87
" interest	320 62
" premium on guarantee bond	5 00
" rent, telephone and service	19 90

Expenses of management \$1,329 23

Miscellaneous payments:

Amount paid for losses which occurred during 1915	9,338 23
Amount paid for rebate	130 04
Repayment of loans	1,050 00

Total expenditure \$11,847 50

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$2,069,830 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	920	\$2,026,770 00
Policies new and renewed during 1915	343	782,860 00
Gross number and amount in force during 1915	1,263	\$2,809,630 00
Less expired and cancelled in 1915	353	739,800 00
Net risks in force 31st December, 1915	910	<u>\$2,069,830 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$63,115 81
Amount of all premium notes, after deducting all payments thereon and assessments levied	48,369 47
Amount of premium notes received during the year 1915	23,896 01
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	1,673 52

DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

Commenced business September, 1880.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Jno. McPherson	Campbellton, Ont.
John R. Gow	Dutton, Ont.
D. Carmichael	West Lorne, Ont.
Archibald McColl	Rodney, Ont.
D. R. Thomson	Iona, Ont.
John McPhail	Iona, Ont.

Officers:

John McPherson, President	Campbellton, Ont.
John R. Gow, Vice-President	Dutton, Ont.
W. A. Galbraith, Secretary-Treasurer	Iona Station, Ont.

Auditors:

J. M. Blue	Dutton, Ont.
D. C. McKellar	Dutton, Ont.

Unassessed premium note capital, \$103,426.28.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash on hand at head office	\$65 55
Cash in Molsons Bank, Dutton, Ont.	9 84
Cash in Merchants Bank, West Lorne, Ont.	29 32
	\$104 71
Amount unpaid of fixed payments of 1915	474 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied	103,426 28
Total assets	<u>\$104,005 39</u>

LIABILITIES.

Amount of borrowed money (bank overdraft)	\$254 16
	<u>\$254 16</u>

RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$197 04	
Amount of cash received for fixed payments of 1915.....		\$5,479 30
“ “ fixed payments due in prior years.....		341 05
“ “ interest		6 97
“ “ borrowed in 1915		254 16
		\$6,081 48

EXPENDITURE.

Expenses of management:

Amount paid for investigation of claims	\$38 20
“ bonus to agents	107 50
“ interest	31 35
“ travelling expenses	51 55
“ postage, telephones, telegrams and express	59 95
“ statutory assessment and license	29 50
“ printing, stationery and advertising	66 50
“ salaries, directors' and auditors' fees	371 00
“ rent	9 00
“ other expenses	10 00

Total expenses of management	\$774 55
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Miscellaneous payments:

Cash paid for losses which occurred during 1915	4,306 67
“ rebate	92 59
“ repayment of loans	1,000 00

Total expenditure	\$6,173 81
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Four years.
Mutual	\$2,913,200 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	1,328	\$2,744,285 00
Policies new and renewed during 1915	431	984,615 00
Gross number and amount in force during 1915	1,759	\$3,728,900 00
Less expired and cancelled in 1915	440	815,700 00
Net risks in force 31st December, 1915	1,319	\$2,913,200 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four years.
Amount of face of all premium notes held by the Company, and legally liable to assessment	\$116,528 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	103,426 28
Amount of premium notes received during the year 1915	39,384 60
Payments on the premium notes of 1915, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1915	1,935 42
Notes for fixed payments unpaid 31st December, 1915	33 80

NORTH KENT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, THAMESVILLE, ONT.

Commenced business 31st May, 1910.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

H. J. French	Dresden, Ont.
W. J. Mitton	Thamesville, Ont.
Peter G. Morgan	Thamesville, Ont.
C. E. Bodkin	Thamesville, Ont.
J. W. Simpson	Tupperville, Ont.
Harry Lannigan	Eberts, Ont.
Robert Forsyth	Eberts, Ont.
J. B. Clapp	Eberts, Ont.
Walter Holmes	Dawn Mills, Ont.

Officers:

H. J. French, President	Dresden, Ont.
W. J. Mitton, Vice-President	Thamesville, Ont.
G. A. Fraser, Secretary-Treasurer	Thamesville, Ont.

Auditors:

W. J. Bodkin	Thamesville, Ont.
J. C. Harris	Thamesville, Ont.

Unassessed premium note capital, \$37,560.12.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash on hand in head office	\$18 64	
Cash in Merchants Bank, Thamesville, Ont.	3,445 76	
		\$3,464 40
Amount of unpaid fixed payments of 1915		125 85
Amount of premium notes, after deducting all payments thereon and assessments levied		37,560 12
Total assets		\$41,150 37

LIABILITIES.

Amount of losses adjusted	\$25 50
Other	2 65
Total liabilities	\$28 15

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$2,282 46
Cash received by Company as fixed payments due in 1915	\$2,788 04
Cash received by Company as fixed payments due in prior years	148 02
Cash received for interest	60 65
Cash received for fees	6 00
Total receipts	\$3,002 71

EXPENDITURE.

Expenses of management:

Cash paid for statutory assessment and license fee	\$14 88
“ salaries, directors' and auditors' fees	388 00
“ printing, stationery and advertising	14 60
“ postage, telephone, telegrams and express	33 05
“ travelling expenses	1 25
“ investigation and adjustment of claims	5 00
“ other expenses of management	19 27

Total expenses of management **\$476 05**

Miscellaneous payments:

Cash paid for losses which occurred prior to 1915	600 00
“ losses which occurred during 1915	680 00
“ rebates	64 67

Total expenditure **\$1,820 72**

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$1,420,429 50

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	615	\$1,106,570 00
Policies new and renewed during 1915	298	626,350 00
Gross number and amount in force at any time during 1915..	913	\$1,732,920 00
Deduct expired and cancelled in 1915	184	312,490 50
Net risks in force at 31st December, 1915	729	\$1,420,429 50

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$42,612 83
Amount of premium notes, after deducting all payments thereon and assessments levied	37,560 12
Amount of premium notes received during the year	18,790 50
Payments on premium notes of 1915, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1915	2,788 04
Notes for fixed payments or assessments unpaid at 31st December, 1915...	125 85

MCGILLIVRAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WEST MCGILLIVRAY.

Commenced business 2nd May, 1877.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Wm. L. Corbett	Ailsa Craig (R.R. 3), Ont.
John D. Drummond	Ailsa Craig (R.R. 3), Ont.
Edgar Darling	Clandeboyne (R.R. 1), Ont.
Weston Maguire	Clandeboyne (R.R. 1), Ont.
A. E. Taylor	Parkhill (R.R. 3), Ont.
Wm. Nichols	Parkhill (R.R. 8), Ont.
John R. Potter	Parkhill (R.R. 8), Ont.
J. A. Colwell	Parkhill (R.R. 2), Ont.
John Robinson	Ailsa Craig (R.R. 3), Ont.

Officers:

William L. Corbett, President	Ailsa Craig (R.R. 3), Ont.
J. D. Drummond, Vice-President	Ailsa Craig (R.R. 3), Ont.
W. T. Amos, Secretary-Treasurer	Parkhill (R.R. 8), Ont.

Auditors:

George Hindmarsh	Ailsa Craig (R.R. 3), Ont.
David Robinson	Ailsa Craig, Ont.

Unassessed premium note capital, \$15,404.73.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Amount of Trust Company Guaranteed Investment receipts	\$4,000 00
Amount of cash at head office	\$23 36
Amount of cash deposit at Bank of Commerce, Parkhill	1,527 66
	1,551 02
Amount of unpaid fixed assessments of 1915	162 45
Amount of unpaid prior years (not extended).....	\$17 25
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$15,404 73
Less residue of premium notes given by Company for re-insurance	95 50
	15,309 23
Amount office furniture (not extended).....	\$162 50
Total assets	\$21,022 70

LIABILITIES.

Amount of unpaid Fire Loss claim	\$58 00
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RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$6,943 68
Cash received as fixed payments of 1915	\$1,876 42
" fixed payments of prior years	313 65
" interest	236 89
Total receipts	\$2,426 96

EXPENDITURE.

Expenses of management:

Amount paid for commission	\$86 50
" investigation and adjustment of claims	68 20
" statutory assessment and license fee	10 75
" salary, auditors' and directors' fees	198 00
" postage and express	20 07
" printing	69 00
Total expenses of management	\$452 52

Miscellaneous payments:

Cash paid for losses which occurred prior to 1915	1,600 00
" losses which occurred during 1915	1,530 20
" re-insurance	9 75
" rebate	69 65
" safe	157 50
Total expenditure	\$3,819 62

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$684,655 00

Re-insurance.

On mutual system	3,900 00
Net risks actually carried by Company at 31st December, 1915	\$680,755 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	441	\$643,625 00
Policies new and renewed during 1915	175	271,850 00
Gross number and amount in force during 1915	616	\$915,475 00
Less expired and cancelled in 1915	170	230,820 00
Net risks in force 31st December, 1915	446	\$684,655 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$20,539 65
Amount of all premium notes, after deducting all payments thereon and assessments levied	15,404 73
Amount of premium notes received during the year 1915	8,155 50
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	1,876 42
Notes for fixed payments unpaid	162 45

Re-insurance.

Amount of premium notes given by Company for re-insurance.....	\$117 00
Less payments made thereon	21 50
Amount of residue of said premium notes for which the Company is still liable	\$95 50

CULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER.

Commenced business 3rd June, 1872.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

K. McKenzie	Teeswater, Ont.
F. G. Moffat	Langside, Ont.
Thos. B. Aitken	Teeswater, Ont.
John Rutherford	Belmore, Ont.
A. Simpson	Teeswater, Ont.
Robert Grant	Teeswater, Ont.

Officers:

Kenneth McKenzie, President	Teeswater, Ont.
F. G. Moffat, Vice-President	Langside, Ont.
D. McIntosh, Secretary-Treasurer	Teeswater, Ont.

Auditors:

John McRae	Teeswater, Ont.
Alex. McKague	Teeswater, Ont.

Unassessed premium note capital, \$62,412.46.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Actual cash on hand at head office	\$2 15	
Cash in Bank of Hamilton, Teeswater	2,762 36	
Cash in Molsons Bank, Teeswater	2,978 23	
		\$5,742 74
Amount unpaid of assessments levied during 1915		1,049 75
Amount unpaid of assessments levied during previous years....	\$122 40	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		62,412 46
Total assets		\$69,204 95

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$3,572 73	
Cash received for assessments levied in 1915	2,229 15	
“ assessments levied in years prior to 1915.....	896 30	
“ interest	103 57	
Total receipts		\$3,229 02

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$144 00
" investigation of claims	9 00
" postage, telephone, telegrams and express	24 32
" law costs	1 00
" statutory assessment and license	19 39
" salaries, directors' and auditors' fees	302 90
" printing, stationery and advertising	42 10
" rent and caretaker	20 00
" travelling expenses	12 00
" all other	2 00

Total expenses of management \$576 71

Miscellaneous payments:

Cash paid for losses which occurred during 1915	480 60
" rebate	1 70

Total expenditure \$1,059 01

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$1,720,600 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	840	\$1,611,826 00
Policies new and renewed during 1915	259	602,300 00
Gross number and amount in force during 1915	1,099	\$2,214,126 00
Less expired and cancelled in 1915	251	493,526 00
Net risks in force 31st December, 1915	848	\$1,720,600 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$68,824 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	62,412 46
Amount of premium notes received during the year 1915	24,092 00

ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ATWOOD.

Commenced business 22nd March, 1884.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

S. J. Love	Atwood (R.R. 3), Ont.
Thomas E. Shearer	Listowel (R.R. 2), Ont.
George Cleland	Listowel (R.R. 2), Ont.
James Moffatt	Monkton (R.R. 3), Ont.
John S. Cowan	Atwood (R.R. 2), Ont.
D. B. Grieve	Millbank, Ont.
I. D. Smith	Atwood (R.R. 4), Ont.
J. K. Baker	Brussels (R.R. 3), Ont.
John Denstedt	Gadshill (R.R. 2), Ont.

Officers:

S. J. Love, President	Atwood (R.R. 3), Ont.
Thomas E. Shearer, Vice-President	Listowel (R.R. 2), Ont.
J. R. Hammond, Secretary-Treasurer	Atwood, Ont.

Auditors:

L. Lucas	Atwood (R.R. 3), Ont.
James H. Thomson	Henfryn, Ont.

Unassessed premium note capital, \$210,523.91.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash on hand, head office	\$2 44
Cash in Bank of Hamilton, Atwood	9,824 74
“ Sterling Bank, Monkton, Ont.	1,086 69
	\$10,913 87
Amount paid of assessment levied during 1915	441 78
Amount of premium notes in force, after deducting all payments thereon and assessments levied	210,523 91
Total assets	\$221,879 56

LIABILITIES. None.

RECEIPTS.

Cash at 31st December, 1914 (not extended)	\$11,018 83	
Cash received for assessments levied during 1915		\$6,283 14
“ assessments levied before 1915		477 55
“ interest		268 10
“ refund fire loss claim		5 00
Total receipts		<u>\$7,033 79</u>

EXPENDITURE.

Expenses of management:

Amount paid for investigation of claims	\$76 50
“ postage, telephone, telegrams and express	64 00
“ statutory assessment and license	44 54
“ printing, stationery and advertising	64 50
“ salaries, directors' and auditors' fees	418 00
“ rent	11 00
“ taxes	3 95
“ sundries	6 50
Total expenses of management	<u>\$688 99</u>

Miscellaneous payments:

Amount paid for losses which occurred prior to 1915	40 85
“ losses which occurred during 1915	6,364 36
“ rebate	44 55
Total expenditure	<u>\$7,138 75</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Four years.
Mutual	\$4,619,985 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	1,410	\$4,429,400 00
Policies new and renewed during 1915	448	1,418,625 00
Gross number and amount in force during 1915	1,858	\$5,848,025 00
Less expired and cancelled in 1915	424	1,228,040 00
Net risks in force 31st December, 1915	1,434	<u>\$4,619,985 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

Amount of face value of all premium notes held by Company and legally hable to assessment	\$230,999 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	210,523 91
Amount of premium notes received during the year 1915	70,931 25

FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALKERTON.

Commenced business 31st March, 1894.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

James Tolton.....	Walkerton, Ont.
Wm. Rowand.....	Walkerton, Ont.
R. J. Clancy.....	Chepstow, Ont.
H. W. Monk.....	Malcolm, Ont.
Val. Fisher.....	Walkerton, Ont.
M. Bilger.....	Mildmay, Ont.

Officers:

James Tolton, President.....	Walkerton, Ont.
Wm. Rowand, Vice-President.....	Walkerton, Ont.
J. J. Schumacher, Secretary-Treasurer.....	Walkerton, Ont.

Auditors:

James A. Lamb.....	Walkerton, Ont.
M. G. Dippel.....	Walkerton, Ont.

Unassessed premium note capital, \$346,479.34.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value mortgages	\$12,400 00
Actual cash in hand at head office	\$258 60
Cash in Merchants Bank of Canada, Walkerton	2,000 00
	2,258 60
Amount unpaid of fixed payments of 1915	288 09
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied	\$346,479 34
Less residue of premium notes given for re-insurance.....	2,263 30
	344,216 04
Interest accrued	479 54
Total assets	<u>\$359,642 27</u>

LIABILITIES.

Amount of losses supposed or reported	\$2,303 98
Total liabilities	<u>\$2,303 98</u>

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$254 24	
Cash received for fixed payments of 1915		\$27,229 42
" prior years		27 44
" interest		743 49
" borrowed money		1,500 00
" all other sources		21 88
" investment (not extended)	\$100 00	
Total receipts		<u>\$29,522 23</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission		\$1,247 50
" rent		25 00
" statutory assessment and license fee		123 85
" salaries, directors' and auditors' fees		2,280 29
" law costs		47 33
" printing, stationery and advertising		270 80
" postage, telephone, telegrams and express		465 86
" investigation of claims		330 85
" fuel and light		25 00
" travelling expenses		9 40
" taxes		21 20
" interest		37 50

Total expenses of management	\$4,884 58
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Miscellaneous payments:

Amount paid for losses which occurred prior to 1915		3,358 53
" losses which occurred during 1915		17,557 36
" re-insurance		118 05
" rebate		168 31
" repayment of loans		1,500 00
" other expenses		31 04

Total expenditure	<u>\$27,617 87</u>
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CURRENCY OF RISKS.

Amount of Policies in force 31st December, 1915.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual	\$51,660 00	\$40,725 00	\$10,601,909 00	\$3,752,596 00	\$14,446,890 00
Less re-insurance on Mutual Sys- tem	4,500 00		72,925 00		77,425 00
Net risks actually carried by Company at 31st Dec., 1915	\$47,160 00	\$40,725 00	\$10,528,984 00	\$3,752,596 00	<u>\$14,369,465 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	6,901	\$13,315,934 00
Policies new and renewed during 1915	2,495	4,894,677 00
Gross number and amount in force during 1915	9,396	\$18,210,611 00
Less expired and cancelled in 1915	2,112	3,763,721 00
Net risks in force 31st December, 1915	7,284	\$14,446,890 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	One year.	Two years.	Three years.	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment.	\$1,538 00	\$1,139 00	\$300,405 00	\$102,477 00	\$405,559 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	1,385 66	1,002 87	258,443 59	85,647 22	346,479 34
Amount of premium notes received during 1915	1,421 00	541 00	108,392 00	26,032 00	136,386 00
Payments on premium notes of 1915, including all sums credited on said premium notes					
Cash paid up to 31st December, 1915					11,141 78
Agents' balance account					27 93

Re-insurance.					
Amount of premium notes given by Company for re-insurance, 1915..	\$145 00	.....	\$2,342 00	.....	\$2,487 00
Less payments made thereon.	13 50	.....	210 20	.....	223 70
Residue of premium notes for which the Company is still liable	\$131 50	.....	\$2,131 80	.....	\$2,263 30

GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HANOVER.

Commenced business 6th July, 1878.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

T. H. O'Neill	Walkerton (R.R. 2), Ont.
Archibald C. McCuaig	Priceville (R.R. 1), Ont.
Dougald McKinnon	Chesley, Ont.
Fred Frook	Walkerton (R.R.), Ont.
Wm. Glauser	Hanover, Ont.
James H. Hunter	Walkerton, Ont.
John Allison	Neustadt, Ont.
Conrad Hill	Mildmay, Ont.
Robt. Grierson	Durham (R.R. 2), Ont.

Officers:

T. H. O'Neill, President	Walkerton (R.R. 2), Ont.
A. C. McCuaig, Vice-President	Priceville (R.R.), Ont.
H. H. Miller, Manager	Hanover, Ont.

Auditors:

T. H. Wilson	Walkerton (R.R. 11), Ont.
Duncan McLean	Durham (R.R. 2), Ont.

Unassessed premium note capital, \$122,254.36.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of mortgages	\$3,915 00
Cash on hand at head office	\$408 28
Amount of cash in Merchants Bank, Hanover, Ont.....	2,519 34
	2,927 62
Amount unpaid, fixed payments, 1915	543 21
“ fixed payments prior years (not extended)..	\$196 06
“ premium notes in force, after deducting all payments	
thereon and assessments levied	122,254 36
“ interest due and accrued	261 76
Total assets	\$129,901 95

LIABILITIES.

Losses supposed or reported	\$1,244 65
Total liabilities	<u>\$1,244 65</u>

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$3,622 82
Cash received for fixed payments of 1915	\$8,362 54
“ for fixed payments due prior year	325 45
“ for interest	224 34
“ other sources	127 75
Total receipts	<u>\$9,040 08</u>

EXPENDITURE.

Expenses of management:	
Amount paid for commission, business 1915	\$1,403 65
“ investigation and adjustment of claims	85 75
“ salaries, directors' and auditors' fees	773 90
“ travelling expenses	3 00
“ statutory assessment, license fee	40 65
“ postage, telephone, telegrams, express and stationery	212 53
“ printing and advertising	183 10
“ other expenses	13 25
Total expenses of management	<u>\$2,715 83</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1915	6,931 05
“ rebate	88 40
Total expenditure	<u>\$9,735 28</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$4,404,721 85
Re-insurance	2,500 00
Net risks 31st December, 1915	<u>\$4,402,221 85</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	2,505	\$3,994,153 46
Policies new and renewed during 1915	964	1,609,670 00
Gross number and amount in force during 1915	3,469	\$5,603,823 46
Less expired and cancelled in 1915	819	1,199,101 61
Net risks in force at 31st December, 1915	2,650	<u>\$4,404,721 85</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$154,308 00
Amount of premium notes, after deducting all payments thereon and assessments levied	122,254 36
Amount of premium notes received during the year 1915	52,364 00
Payments on the premium notes of 1915, including all sums credited on said notes, viz.:	
Cash paid up to 31st December, 1915	3,664 49

MISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINTORE.

Commenced business 25th May, 1878.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

James Stewart	Dorchester, Ont.
Charles Youngs	Embros (R.R. 1), Ont.
Wm. Colyer	Ingersoll (R.R. 2), Ont.
James Henderson	Thamesford (R.R. 1), Ont.
Jas. H. Davis	Belton (R.R. 1), Ont.
Alex. McDonald	Embros (R.R. 1), Ont.
Thomas Duffin	Thamesford (R.R. 4), Ont.
Geo. A. Munroe	Embros (R.R. 4), Ont.
D. M. Cole	Lakeside (R.R. 2), Ont.

Officers:

James Stewart, President	Dorchester, Ont.
Charles Youngs, Vice-President	Embros (R.R. 1), Ont.
E. J. Pearson, Secretary	Kintore, Ont.
Jas. Patterson, Treasurer	Thamesford, Ont.

Auditors:

W. W. Day	Thamesford, Ont.
L. J. Pelton	Thamesford, Ont.

Unassessed premium note capital, \$270,118.79.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value debentures	\$6,025 00
Amount of cash in Royal Bank, Thamesford	2,268 03
Amount unpaid of assessments levied in 1915	663 35
Amount unpaid of assessments levied prior to 1915	600 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied	270,118 79
Total assets	<u>\$279,675 17</u>

LIABILITIES.

Amount of rent of hall	\$24 00
Amount of retained balance premium notes	92 80
Total liabilities	<u>\$116 80</u>

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$2,614 78
Cash received for application fees	\$734 49
" assessments levied in 1915	10,324 24
" assessments levied before 1915	765 51
" interest	431 00
" retained premiums	80 84
Total receipts	<u>\$12,336 08</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$817 00
" statutory assessment and license fee	58 69
" printing, advertising, postage, etc.	508 07
" rent	38 00
" salaries, directors' and auditors' fees	812 30
" investigation of claims	126 00
" travelling expenses	27 80
" fee Underwriters' Assn.; expenses of delegates, etc..	35 00
Total expenses of management	<u>\$2,422 86</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1915	49 25
" losses which occurred during 1915	10,161 50
" rebate	49 22
Cash invested in debentures (not extended)	\$6,000 00
Total expenditure	<u>\$12,682 83</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$6,316,028 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	2,365	\$6,014,796 00
Policies new and renewed during 1915	888	2,422,720 00
Gross number and amount in force during 1915	3,253	\$8,437,516 00
Less expired and cancelled in 1915	873	2,121,488 00
Net risks in force 31st December, 1915	2,380	<u>\$6,316,028 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

Amount of face of all premium notes held by Company and legally liable to assessment	\$388,395 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	270,118 79
Amount of premium notes received during the year 1915	110,427 00

BLANSHARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. MARY'S.

Commenced business 27th March, 1876.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

George B. Webster.....	St. Mary's, Ont.
Robert Berry.....	St. Mary's, Ont.
Hilson Stanley.....	Granton, Ont.
Thomas H. Driver.....	Science Hill, Ont.
David Paynter.....	St. Mary's, Ont.
James More.....	Kirkton, Ont.
George Hookway	Science Hill, Ont.
Duncan McVannel.....	St. Mary's, Ont.
Robert Knowles	Granton, Ont.

Officers:

George B. Webster, President.....	St. Mary's, Ont.
Robert Berry, Vice-President.....	St. Mary's, Ont.
J. H. Jameson, Secretary-Treasurer.....	St. Mary's, Ont.

Auditors:

R. W. Switzer.....	St. Mary's, Ont.
J. J. Bellamy.....	St. Mary's, Ont.

Unassessed premium note capital, \$55,601.15.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash on hand at head office	\$190 24	
Cash in Molsons Bank, St. Mary's	1,491 93	
" Bank of Montreal, St. Mary's, Ont.	1,302 95	
" Royal Bank, St. Mary's, Ont.	3,449 57	
" Merchants Bank, Granton, Ont.	1,398 45	
		\$7,833 14
Amount unpaid of assessments levied before 1915		171 52
Amount of premium notes in force, after deducting all payments thereon and assessments levied		55,601 15
Total assets		\$63,605 81

LIABILITIES.--None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$6,120 40	
Cash received for assessments levied in 1915		\$2,761 09
" assessments prior to 1915		148 15
" interest		160 70
Total receipts		<u>\$3,069 94</u>

EXPENDITURE.

Expenses of management:

Amount paid for investigation of claims	\$19 00
" statutory assessment and license fee	20 37
" salaries, directors' and auditors' fees	209 00
" printing, stationery and advertising	62 25
" postage, telephone, telegrams and express	14 00
" other expenses	49 58
Total expenses of management	<u>\$365 20</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1915	992 00
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Total expenditure	<u>\$1,357 20</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$1,874,500 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	774	\$1,721,950 00
Policies new and renewed during 1915	283	656,865 00
Gross number and amount in force during 1915	1,057	\$2,378,815 00
Less expired and cancelled in 1915	233	504,315 00
Net risks in force 31st December, 1915	824	<u>\$1,874,500 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes legally liable to assessment	\$60,893 58
Amount of all premium notes, after deducting all payments thereon and assessments levied	55,601 15
Amount of premium notes received during the year 1915	21,340 04
Payments on premium notes of 1915, including all sums credited on said notes, viz.:	
Cash paid up to 31st December, 1915	2,761 09

NORTH BLenheim MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, CHESTERFIELD.

Commenced business 18th August, 1861.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Robert Baird.....	New Hamburg (R.R. 1), Ont.
Thos. E. West.....	Woodstock, Ont.
Charles D. Brown	New Hamburg (R.R. 2), Ont.
John Walton	Woodstock, Ont.
Robert Smith	Hickson, Ont.
W. A. Beattie	Bright (R.R. 4), Ont.
Hy. Sippel	Bright (R.R. 1), Ont.
R. J. Thomas	Bright (R.R. 3), Ont.
Benjamin Bickell	Bright (R.R. 1), Ont.

Officers:

Robert Baird, President	New Hamburg (R.R. 1), Ont.
Thomas E. West, Vice-President	Woodstock, Ont.
D. R. Stauffer, Secretary-Treasurer	Bright (R.R. 2), Ont.

Auditors:

L. W. Craig	Bright, Ont.
E. J. Smart	Plattsville, Ont.

Unassessed premium note capital, \$94,349.76.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Actual cash on hand at head office	\$7 49	
Cash on deposit in Standard Bank, Bright, Ont.	805 92	
		\$813 41
Amount unpaid of assessments levied in 1915		699 94
Amount of unpaid assessments levied in prior years (not extended)	\$77 50	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		94,349 76
Office furniture and safe (not extended)	\$40 00	
Total assets		\$95,863 11

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$747 04
Cash received at taking of application held by agents	\$196 00
Cash received for assessments levied in 1915.....	4,276 12
" assessments levied prior to 1915	364 19
" borrowed money	600 00
" transfer fees	4 00
Total receipts	<u>\$5,440 31</u>

EXPENDITURE.

Expenses of management:

Amount paid for printing, stationery and advertising	\$18 45
" postage, telephone, telegrams and express	66 95
" salaries, directors' and auditors' fees	699 30
" rent of rooms and cost of directors' meetings.....	10 00
" statutory assessment and license fee	24 14
" travelling expenses	14 20
" interest	96 65
" other expenses	7 50
" calendars	73 50

Total expenses \$1,010 69

Miscellaneous payments:

Cash paid for losses which occurred during 1915	2,263 25
" repayment of loans	2,100 00

Total expenditure \$5,373 94

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Four years.

Mutual\$2,191,985 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	724	\$2,143,675 00
Policies new and renewed during 1915	213	659,705 00
Gross number and amount in force during 1915	937	\$2,803,380 00
Less expired and cancelled in 1915	200	611,395 00
Net risks in force 31st December, 1915	737	<u>\$2,191,985 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

Four-year risks.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$102,917 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	94,349 76
Amount of premium notes received during the year 1915	30,763 00

SOUTH EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK.

Commenced business 28th December, 1871.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Werner Youngblut	Tavistock, Ont.
Edw. Caister	Tavistock, Ont.
Leonard Schaefer	Tavistock, Ont.
A. H. Goring	Woodstock, Ont.
Werner Mogk	Tavistock, Ont.
Conrad Wilkes	Tavistock, Ont.
R. G. Murray	Tavistock, Ont.
John Pletsch	Stratford (R.R. 4), Ont.
Jas. McCallum	Stratford (R.R. 1), Ont.

Officers:

Werner Youngblut, President	Tavistock, Ont.
Edw. Caister, Vice-President	Tavistock, Ont.
W. S. Russell, Secretary-Treasurer	Tavistock, Ont.

Auditors:

H. J. Mansz	Shakespeare, Ont.
James Smith	Shakespeare, Ont.

Unassessed premium note capital, \$190,673.41.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash in Standard Bank, Tavistock	\$3,937 69	
Cash in Royal Bank, Stratford	743 16	
		\$4,680 85
Amount of premium notes in force, after deducting all payments thereon and assessments levied	190,673 41	
Amount unpaid of assessments of 1915	732 36	
Total assets	\$196,086 62	

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$3,539 87	
Cash received for assessments levied during 1915		\$7,452 64
“ assessments levied prior to 1915		563 45
“ interest		68 16
“ borrowed money		2,400 00
Total receipts		<u>\$10,484 25</u>

EXPENDITURE.

Expenses of management:

Amount paid for salaries, directors' and auditors' fees	\$348 50
“ statutory assessment and license fee	43 02
“ printing, stationery and advertising	181 75
“ interest	31 20
“ postage, telephone, telegrams and express	57 75
“ travelling expenses	20 00
“ rent	15 00
“ investigation of claims	29 20
“ collecting assessment	85 00
“ other expenses	19 00

Total expenses of management \$830 42

Miscellaneous payments:

Cash paid for losses which occurred prior to 1915	6,112 85
“ repayment of loan	2,400 00

Total expenditure \$9,343 27

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Four years.
Mutual	\$4,286,220 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	1,488	\$4,258,820 00
Policies new and renewed during 1915	410	1,186,140 00
Gross number and amount in force during 1915	1,898	\$5,444,960 00
Less expired and cancelled in 1915	439	1,158,540 00
Net risks in force 31st December, 1915	1,459	<u>\$4,286,420 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

Four-year risks.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$214,311 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	190,673 41
Amount of premium notes received during the year 1915	59,297 00
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Amount of cash paid to 31st December, 1915	1,766 72

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GORRIE.

Commenced business 10th July, 1873.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

John Jackson	Harriston, Ont.
Hugh W. Edgar	Gorrie, Ont.
A. E. Gallaher	Wroxeter, Ont.
John A. Bryans	Fordwich, Ont.
Alexander McKercher	Wroxeter, Ont.
James Kirton	Bluevale, Ont.

Officers:

John Jackson, President	Harriston, Ont.
Hugh W. Edgar, Vice-President	Gorrie, Ont.
W. S. McKercher, Secretary-Treasurer	Wroxeter, Ont.

Auditors:

T. R. Bennett	Wingham, Ont.
A. A. Graham	Fordwich, Ont.

Unassessed premium note capital, \$517,271.84.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of real estate	\$1,300 00
Cash value, mortgages on real estate	3,000 00
Cash value debentures	15,000 00
Stock of Wroxeter Rural Telephone Co., Limited	100 00
Cash at head office	\$1 88
Cash in Standard Bank, Brussels	3,526 21
Cash in Royal Bank, Harriston	4,174 02
Cash in Bank of Hamilton, Wroxeter	2,526 97
	10,229 08
Amount unpaid of fixed payments of 1915	644 75
Amount unpaid of fixed payments of prior years (not extended)	\$227 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied	517,271 84
Amount of interest	305 11
Total assets	\$547,850 78

LIABILITIES.

Uncalled capital stock of Wroxeter Rural Telephone Co., Limited	\$30 00
Total liabilities	<u>\$30 00</u>

RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$12,455 78
Cash held by agents for fees or surveys (not extended).....	768 50
Cash received as fixed payments of 1915	\$21,713 09
" fixed payments of prior years	490 10
" interest	1,069 11
" all other sources	55 80
" from investments (not extended)	\$500 00
Total receipts	<u>\$23,328 10</u>

EXPENDITURE.

Expenses of management:

Amount paid for fuel and light	\$41 32
" to agents for commission	1,372 00
" investigation and adjustment of claims	398 40
" statutory assessment and license	105 88
" printing, stationery and advertising	230 52
" salaries, directors' and auditors' fees	1,534 20
" postage, telephone, telegrams and express	193 65
" law costs	5 00
" rent	2 00
" travelling expenses	54 20
" taxes (Government and Municipal)	49 59
" other expenses	38 20
Expenses of management	<u>\$4,024 96</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1915	17 00
" losses which occurred during 1915	11,876 12
" returned premiums	347 82
Cash invested (not extended)	\$9,788 90

Total expenditure	<u>\$16,265 90</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.	Four years.	Total.
Mutual	\$369,180 00	\$11,050,697 00	\$11,419,877 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	5,542	\$11,300,782 00
Policies new and renewed during 1915	1,537	3,356,825 00
Gross number and amount in force during 1915	7,079	\$14,657,607 00
Less expired and cancelled in 1915	1,648	3,237,730 00
Net risks in force 31st December, 1915	5,431	\$11,419,877 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three years.	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$18,459 00	\$552,534 85	\$570,993 85
Amount of all premium notes, after deduct- ing all payments thereon and assessments levied	16,243 92	501,027 92	517,271 84
Amount of premium notes received during the year 1915 .....	.....	167,841 25	167,841 25
Payments on the premium notes of 1915, in- cluding all sums credited on said premium notes, viz.:			
(a) Cash paid up to 31st December, 1915 .....	.....	6,578 00	6,578 00
(b) Notes for fixed payments or assess- ments unpaid at 31st December, 1915 .....	.....	120 80	120 80
Written off .....	.....	14 85	14 85

CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

Commenced business 28th June, 1884.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Wm. Young	Mount Brydges, Ont.
D. Campbell	Southwold, Ont.
J. Switzer	Lambeth, Ont.
Archie Walker	Muncey, Ont.
Duncan M. McNeil	Strathroy, Ont.
E. Howlett	Southwold, Ont.
D. Simon	Strathroy, Ont.
Jas. I. Sutherland	Mount Brydges, Ont.
R. Sutherland	Mount Brydges, Ont.
H. M. Smith	Delaware, Ont.
J. D. Carruthers	Melbourne, Ont.
W. Veale	Mount Brydges, Ont.

Officers:

Wm. Young, President	Mount Brydges, Ont.
D. Campbell, Vice-President	Southwold, Ont.
E. W. J. Sutherland, Secretary-Treasurer	Mount Brydges, Ont.

Auditors:

J. H. Matthews	Delaware, Ont.
W. Blair	Mount Brydges, Ont.

Unassessed premium note capital, \$54,381.54.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Amount cash at head office	\$21 05	
“ Union Bank, Mount Brydges	1,556 45	
“ Union Bank, Melbourne	763 96	
“ Royal Bank, Strathroy	1,471 68	
“ Bank British North America, London	157 25	
“ Home Bank, Delaware	63 17	
		\$4,033 56
Amount unpaid fixed payments of 1915		78 27
Amount of premium notes in force after deducting all payments thereon and assessments levied		54,381 54
Total assets		<u>\$58,493 37</u>

LIABILITIES.

Amount of retained balance premium notes	\$109 70
Total liabilities	<u>\$109 70</u>

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$4,212 62
Cash received at taking of applications:	
Cash received at head office	\$166 00
" as fixed payments of 1915	4,757 28
" as fixed payments due in prior years	200 46
" as interest	158 70
" all other	49 37
Total receipts	<u>\$5,331 81</u>

EXPENDITURE.

Expenses of management:	
Amount paid for commission to agents	\$166 00
" investigation and adjustment of claims	19 00
" statutory assessment and license fee	23 34
" interest	5 60
" printing, stationery and advertising	97 90
" salaries, directors' and auditors' fees	502 70
" postage, telephone, telegrams and express	69 15
" law costs	181 40
" other expenses	49 38
Total expenses of management	<u>\$1,114 47</u>
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1915	211 85
" losses which occurred during 1915	4,060 24
" rebate	124 31
Total expenditure	<u>\$5,510 87</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$2,098,026 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	965	\$2,054,775 00
Policies new and renewed during 1915	332	775,426 00
Gross number and amount in force during 1915	1,297	\$2,830,201 00
Less expired and cancelled in 1915	361	732,175 00
Net risks in force 31st December, 1915	936	<u>\$2,098,026 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$62,940 78
Amount of all premium notes, after deducting all payments thereon and assessments levied	54,381 54
Amount of premium notes received during the year 1915	23,262 78
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	1,597 71

THE WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 14, CON. 4, WESTMINSTER.

Commenced business 11th December, 1857.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Wm. Marr	Wilton Grove (R.R. 1), Ont.
E. Routledge	Lambeth, Ont.
David Lawson	Wilton Grove (R.R. 2), Ont.
W. H. Beattie	Wilton Grove (R.R. 1), Ont.
Duncan McDougal	Glanworth (R.R. 2), Ont.
Frank Bennett	Lambeth (R.R. 3), Ont.

Officers:

Wm. Marr, President	Wilton Grove (R.R. 1), Ont.
E. Routledge, Vice-President	Lambeth, Ont.
R. S. Nichol, Treasurer	Wilton Grove (R.R. 2), Ont.

Auditors:

Harry Poole	Lambeth, Ont.
W. E. Grieve	Wilton Grove (R.R. 1), Ont.

Unassessed premium note capital, \$57,703.56.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of debentures	\$16,505 79
Cash on deposit to the Company's credit in:	
Head office	\$36 72
Royal Bank, Lambeth, Ont.	1,605 84
Huron and Erie Loan and Savings Company, London, Ont..	1,076 87
Bank of Toronto, London, Ont.	15 13
Molsons Bank, London, Ont.	526 43
Imperial Bank, London, Ont.	407 73
Home Bank, London, Ont.	2,230 33
Bank of British North America, London, Ont.	684 94
	6,583 99
Amount of premium notes in force, after deducting all payments thereon and assessments levied	57,703 56
Total assets	<u>\$80,793 34</u>

LIABILITIES.

Amount due Secretary-Treasurer, salary, 1915	\$325 00
Total liabilities	<u>\$325 00</u>

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$20,909 62
Cash received for fixed payments of 1915	\$4,786 69
" interest	1,036 39
Total receipts	<u>\$5,823 08</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$200 50
" statutory assessment and license	24 09
" salaries, directors' and auditors' fees	544 00
" travelling	26 00
" investigation of claims	34 00
" rent	12 00
" printing, stationery and advertising	87 83
" postage, telephones, telegrams and express	44 62
" other expenses	67 49

Total expenses of management	<u>\$1,040 53</u>
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Miscellaneous payments:

Cash paid for losses which occurred during 1915	2,156 63
" rebates and returned premiums	445 76

Total expenditure	<u>\$3,642 92</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$2,208,000 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	997	\$2,138,336 00
Policies new and renewed during 1915	396	888,090 00
Gross number and amount in force during 1915	1,393	\$3,026,426 00
Less expired or cancelled in 1915	392	818,426 00
Net risks in force 31st December, 1915	1,001	<u>\$2,208,000 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes legally liable to assessment.....	\$66,240 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	57,703 56
Amount of premium notes received during the year 1915	26,642 70
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	1,776 18

NORFOLK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SIMCOE.

Commenced business 30th January, 1882.

Names and addresses of the Directors and Officers for the year 1916.

George Erwin	Simcoe, Ont.
Theo. Cunningham	Windham Centre, Ont.
Wilson Porter	Port Dover, Ont.
Alfred Roberts	Simcoe, Ont.
A. R. Reid	Lynedoch, Ont.
Nelson Clement	Vanessa, Ont.
J. S. Benn	Courtland, Ont.
William A. Bowyer	Simcoe, Ont.
S. N. Palmerton	Walsh, Ont.
James H. Smith	Simcoe, Ont.
William Kelly	Glen Meyer, Ont.
Eugene Hazen	Walsingham Centre, Ont.

Officers:

George Erwin, President	Tyrrell, Ont.
Theo. Cunningham, Vice-President	Windham Centre, Ont.
N. Stanley Boughner, Secretary-Treasurer	Simcoe, Ont.

Auditors:

Andrew McKnight	Simcoe, Ont.
Frank Shearer	Vittoria, Ont.

Unassessed premium note capital, \$75,577.20.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash on hand at head office	\$126 06	
Cash in Molsons Bank, Simcoe	50 61	
		\$176 67
Amount of premium notes in force, after deducting all payments thereon and assessments levied		75,577 20
Amount unpaid of fixed payments of 1915		159 09
Total assets		\$75,912 96

LIABILITIES.

Amount of borrowed money	\$5,100 00
Amount due directors	264 15
Total liabilities	\$5,364 15

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$63 85
Cash received as fixed payments of 1915	\$7,055 25
" fixed payments of prior years	91 82
" borrowed money	9,800 00
" all other sources	65 20
Total receipts	<u>\$17,012 27</u>

EXPENDITURE.

Expenses of management:

Amount paid for law costs	\$20 50
" agents' commission	1,157 60
" printing, stationery and advertising	100 20
" statutory assessment and license	24 84
" taxes	15 11
" salaries, directors' and auditors' fees	643 06
" travelling expenses	12 50
" rent	101 00
" postage, telephone, telegrams and express	76 23
" fuel and light	10 50
" interest	393 00
" other expenses	16 15

Total expenses of management	<u>\$2,570 69</u>
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Miscellaneous payments:

Cash paid for losses which occurred during 1915	5 335 69
" for rebate	68 07
" in repayment of loan	8,925 00

Total expenditure	<u>\$16,899 45</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Four years.
Mutual	\$2,277,635 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	1,589	\$2,222,435 00
Policies new and renewed during 1915	409	680,230 00
Gross number and amount in force during 1915	1,998	\$2,902,665 00
Less expired and cancelled in 1915	432	625,030 00
Net risks in force 31st December, 1915	1,566	<u>\$2,277,635 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$91,420 00
Amount of all premium notes, after deducting all payments made thereon and assessments levied	75,577 20
Amount of premium notes received during the year 1915.....	27,209 20
Payment on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	2,092 70

MCKILLOP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SEAFORTH, ONT.

Commenced business 20th May, 1876.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

J. B. McLean.....	Seaforth, Ont.
James Connolly.....	Goderich, Ont.
Wm. Rinn.....	Seaforth (R.R. 2), Ont.
Malcolm McEwen.....	Clinton, Ont.
D. F. McGregor.....	Seaforth, Ont.
James Evans.....	Beechwood, Ont.
John G. Grieve.....	Winthrop, Ont.
Robert Ferris.....	Harlock, Ont.
John Bennewies.....	Brodhagen, Ont.

Officers:

J. B. McLean, President.....	Seaforth, Ont.
James Connolly, Vice-President.....	Goderich, Ont.
Thomas E. Hays, Secretary-Treasurer.....	Seaforth, Ont.

Auditors:

John Govenlock.....	Seaforth, Ont.
A. G. Smellie	Seaforth, Ont.

Unassessed premium note capital, \$145,370.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Cash at head office	\$47 33	
Cash in Canadian Bank of Commerce, Seaforth	4,790 81	
		\$4,838 14
Amount unpaid of fixed payments of 1915		1,077 90
Amount unpaid of prior years (not extended)	\$70 45	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		145,370 00
Amount of office furniture and safe (not extended).....	\$200 00	
Total assets		<u>\$151,286 04</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$4,067 95	
Cash received for fixed payments of 1915		\$7,149 70
“ fixed payments of prior years		320 40
“ interest		77 36
Total receipts		<u>\$7,547 46</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commissions	\$386 65
“ postage, telephone, telegrams and express.....	133 00
“ rent	12 00
“ investigation of claims	105 70
“ statutory assessment and license	40 86
“ printing, stationery and advertising	115 68
“ salaries, officers' and directors' fees	796 90
“ other expenses	8 03

Total expenses of management \$1,598 82

Miscellaneous payments:

Cash paid for losses which occurred during 1915	4,960 65
“ rebate	217 80

Total expenditure \$6,777 27

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Four years.

Mutual \$4,197,170 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	2,011	\$4,016,860 00
Policies new and renewed during 1915	564	1,243,410 00
Gross number and amount in force during 1915	2,575	\$5,260,270 00
Less expired and cancelled in 1915	564	1,063,100 00
Net risks in force 31st December, 1915	2,011	<u>\$4,197,170 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

Four years.

Amount of face of all premium notes held by Company, legally liable to assessment	\$169,481 20
Amount of all premium notes, after deducting all payments thereon and assessments levied	145,370 00
Amount of premium notes received during the year 1915	49,602 00
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Amount paid up in cash to 31st December, 1915	7,145 70
Amount of fixed payments unpaid	1,097 90

THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FARQUHAR.

Commenced business 28th June, 1876.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Robert Norris	Staffa, Ont.
T. Ryan	Dublin, Ont.
J. L. Russell	Russeldale, Ont.
Wm. Ray	Mitchell, Ont.
Wm. Brock	Granton, Ont.
John T. Allison	Exeter (R.R. 3), Ont.

Officers:

Robert Norris, President	Staffa, Ont.
Thos. Ryan, Vice-President	Dublin, Ont.
Wm. A. Turnbull, Secretary-Treasurer	Kirkton (R.R. 1), Ont.

Auditors:

John Kay	Cromarty, Ont.
J. S. Ballantyne	Hensall (R.R. 1), Ont.

Unassessed premium note capital, \$144,020.65.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Cash value of mortgages	\$8,000 00
Cash on hand at head office	\$97 19
Cash in Bank of Commerce, Exeter	8,141 68
	8,238 87
Amount of unpaid assesments levied during 1915	196 20
Amount of premium notes in force, after deducting all payments thereon and assesments levied	144,020 65
Interest accrued	310 00
Total assets	\$160,765 72

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$8,703 24
Cash received for assessments levied in 1915	\$7,757 45
" assessments levied before 1915	161 35
" interest	620 55
" other sources	2 00
Total receipts	\$8,541.35

EXPENDITURE.

Expenses of management:

Cash paid for travelling expenses	\$45 15
" investigation and adjustment of claims	88 00
" statutory assessment and license	51 94
" salaries, directors' and auditors' fees	738 39
" printing, stationery and advertising	85 50
" postage, telephones, telegrams and express	102 54
" rent	30 00
" legal and court costs	1 00

Total expenses of management \$1,142 52

Miscellaneous payments:

Cash paid for losses which occurred prior to 1915	12 00
" losses which occurred during 1915	7,846 95
" rebate	4 25

Total expenditure **\$9,005 72**

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Four years.

Mutual \$5,484,130 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	2,310	\$5,258,050 00
Policies new and renewed during 1915	600	1,421,195 00
Gross number and amount in force during 1915	2,910	\$6,679,245 00
Less expired or cancelled in 1915	554	1,195,115 00
Net risks in force 31st December, 1915	2,356	\$5,484,130 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four years.
Amount of face of all premium notes legally liable to assessment.....	\$162,804 35
Amount of all premium notes, after deducting all payments thereon and assessments levied	144,020 65
Amount of premium notes received during the year 1915	42,238 43
Payment on premium notes of 1915, including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1915	7,757 45
Amount of notes for fixed payments or assessments unpaid at 31st December, 1915	196 20

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

Commenced business 13th May, 1879.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Wm. P. Reed	Lucknow (R.R. 7), Ont.
Alexander Nicholson	Lucknow, Ont.
George Stuart	Lucknow (R.R. 2), Ont.
John A. McKenzie	Kincardine, Ont.
Timothy Griffin'	Kintail, Ont.
James Girvin	Nile, Ont.
Matthew Lockhart	Auburn, Ont.
John Cox	Bayfield, Ont.
Robert McIlwain	Nile, Ont.

Officers:

Wm. P. Reed, President	Lucknow (R.R. 7), Ont.
Alex. Nicholson, Vice-President	Lucknow, Ont.
Thomas G. Allan, Secretary	Dungannon, Ont.
Thomas Stothers, Treasurer	Dungannon, Ont.

Auditors:

John Wilson	Auburn, Ont.
W. A. Wilson	Lucknow, Ont.

Unassessed premium note capital, \$188,884.95.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Actual cash on hand at head office	\$54 72	
Actual cash in Sterling Bank, Dungannon	7,769 43	
		\$7,824 15
Amount unpaid of fixed payments of 1915		357 00
Amount of premium notes in force after deducting all payments thereon and assessments levied		188,884 95
Total assets		
		\$197,066 10

LIABILITIES.

Amount of loans supposed or reported	\$700 00	
Total		
		\$700 00

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$7,706 60	
Cash received for fixed payments of 1915		\$10,575 65
“ fixed payments due in prior years		91 90
“ interest		240 22
“ retained premiums out of losses		13 05
“ all other		4 50
Total receipts		<u>\$10,925 32</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission		\$354 00
“ rent		30 00
“ statutory assessment and license		51 18
“ printing, stationery and advertising		46 75
“ salaries, directors' and auditors' fees		938 00
“ postage, telephone, telegrams and express		148 81
“ travelling expenses		98 30
“ investigation of claims		112 50
“ all other		7 00
Total expenses of management		<u>\$1,786 54</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1915		304 25
“ losses which occurred during 1915		8,519 08
“ rebate		197 90
Total expenditure		<u><u>\$10,807 77</u></u>

CURRENCY OF RISKS.

Four years.

Mutual	\$5,381,100 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	2,716	\$5,173,755 00
Policies new and renewed during 1915	736	1,394,525 00
Gross number and amount in force during 1915	3,452	\$6,568,280 00
Less expired and cancelled in 1915	677	1,187,180 00
Net risks in force 31st December, 1915	2,775	<u><u>\$5,381,100 00</u></u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

Four-year risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$215,244 00
Amount of premium notes, after deducting all payments thereon and assessments levied	188,884 95
Amount of premium notes received during the year 1915	55,781 00

TOWNSHIP OF CLINTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BEAMSVILLE.

Commenced business 22nd August, 1898.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Adelbert Jamieson	Wellandport, Ont.
Elijah Durham	Smithville, Ont.
C. M. Honsburger	Jordan Station, Ont.
A. G. Pettit	Grimsby, Ont.
Isaac Jarvis	Beamsville, Ont.
W. A. Griffiths	St. Catharines, Ont.

Officers:

Adelbert Jamieson, President	Wellandport, Ont.
Elijah Durham, Vice-President	Smithville, Ont.
G. W. Tinlin, Secretary-Treasurer	Beamsville, Ont.

Auditors:

Robert Cruikshank	Beamsville, Ont.
J. D. Albright	Beamsville, Ont.

Unassessed premium note capital, \$70,852.27.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash at head office	\$114 30	
Cash in Bank of Hamilton, Beamsville	700 42	
		\$814 72
Amount of premium notes in force, after deducting all payments thereon and assessments levied		70,852 27
Amount of unpaid assessments which were levied prior to 1915.....		125 86
Total assets		<u>\$71,792 85</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$1,164 86	
Cash received as fixed payments due in 1915		\$3,707 64
“ due in prior years		39 94
“ interest during 1915		18 50
“ assignment fee		1 00
Total receipts		<u>\$3,767 08</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' fees	\$27 10
“ statutory assessment and license fee	23 10
“ salaries, directors' and auditors' fees	425 20
“ rent	21 00
“ printing and stationery	12 25
“ investigation of claims	7 00
“ postage, telephone, telegrams and express	75 35
“ travelling expenses	4 75
Total expenses of management	\$595 75

Miscellaneous payments:

Cash paid for losses which occurred in 1915	3,487 00
“ rebates	34 47
Total expenditure	<u>\$4,117 22</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Three years.

Mutual \$2,163,110 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	1,065	\$2,027,402 00
Policies new and renewed during 1915	376	718,605 00
Gross number and amount in force during 1915	1,441	\$2,746,007 00
Less expired and cancelled in 1915	348	582,897 00
Net risks in force 31st December, 1915	1,093	<u>\$2,163,110 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

Three years.

Amount of face of all premium notes held by the Company, and legally liable to assessment	\$77,745 34
Amount of all premium notes, after deducting all payments thereon and assessments levied	70,852 27
Amount of premium notes received during the year 1915	25,953 00
Payments on the premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	3,707 64
Notes for fixed payments unpaid at 31st December, 1915	125 86

GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, YORK.

Commenced business 15th April, 1875.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Jno. Bell	Glanford Station, Ont.
Whitfield Teasdale	Cayuga (R.R. 1), Ont.
Wm. A. Johnston	York (R.R. 1), Ont.
E. R. Asher	Caistor Centre, Ont.
Thomas Howden	Caledonia (R.R. 2), Ont.
James G. Lindsay	Caledonia, Ont.

Officers:

John Bell, President	Glanford Station, Ont.
Whitfield Teasdale, Vice-President	Cayuga (R.R. 1), Ont.
N. Simenton, Secretary-Treasurer	Blackheath, Ont.

Auditors:

John Thompson	York, Ont.
Daniel Dils	York, Ont.

Unassessed premium note capital, \$74,277.48.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash on hand, head office	\$108 38
Cash in Standard Bank, Caledonia	838 81
Cash in Union Bank, Canfield	3,559 80
	\$4,506 99
Amount of unpaid assessments of 1915	48 69
Amount of premium notes in force, after deducting all payments thereon and assessments levied	74,277 48
Total assets	\$78,833 16

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$1,972 70
Cash received for assessments prior to 1915	\$7,732 09
“ interest	120 97
“ transfer fees	5 00
Total receipts	\$7,858 06

EXPENDITURE.

Expenses of management:

Amount paid to agents in fees (not extended)	\$454 00	
Amount paid for travelling expenses		\$5 00
“ statutory assessment and license		27 92
“ rent		15 00
“ printing, stationery and advertising		49 15
“ salaries, directors' and auditors' fees		540 40
“ postage, telephone, telegrams and express		70 00
“ other expenses		5 00
Total expenses of management		\$712 47

Miscellaneous payments:

Amount paid for losses which occurred prior to 1915		5 65
“ losses which occurred during 1915		4,597 70
“ rebate		7 95
Total expenditure		<u>\$5,323 77</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$2,687,638 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	1,187	\$2,567,998 00
Policies new and renewed during 1915	454	1,059,045 00
Gross number and amount in force during 1915	1,641	\$3,627,043 00
Less expired and cancelled in 1915	447	939,405 00
Net risks in force 31st December, 1915	1,194	<u>\$2,687,638 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

Amount of face of all premium notes held by Company and legally liable to assessment	\$81,677 80
Amount of all premium notes, after deducting all payments thereon and assessments levied	74,277 48
Amount of premium notes received during the year 1915	32,229 96
Amount of payments on premium notes of 1915, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1915	\$73 86

WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, JARVIS.

Commenced business 27th July, 1867.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

R. J. Catherwood	Hagersville, Ont.
J. N. Howard	Hagersville, Ont.
Robert Miller	Jarvis, Ont.
R. W. Parkinson	Hagersville (R.R. No. 5), Ont.
George Harrison	Jarvis, Ont.
E. B. McDonald	Jarvis, Ont.
James Martin	Selkirk, Ont.
W. J. Bigger	Jarvis (R.R. No. 4), Ont.
J. B. McKenzie	Nanticoke, Ont.

Officers:

R. J. Catherwood, President	Hagersville, Ont.
J. N. Howard, Vice-President	Hagersville, Ont.
George L. Miller, Secretary-Treasurer	Jarvis, Ont.

Auditors:

James Williamson	Jarvis, Ont.
Wm. J. Fallis	Jarvis, Ont.

Unassessed premium note capital, \$79,492.29.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of real estate	\$2,500 00
Cash at head office	\$104 66
Cash in Bank of Hamilton, Jarvis	596 20
	700 86
Cash in agents' hands	61 26
Amount unpaid of fixed payments of 1915	295 91
Amount unpaid of fixed payments of prior years (not extended) ..	\$198 49
Amount of premium notes in force, after deducting all payments thereon and assessments levied	79,492 29
Office furniture and safe	\$150 00
Total assets	<u>\$83,050 32</u>

LIABILITIES.

Amount of debentures, promissory notes or drafts	\$2,000 00
Amount of accrued interest	18 30
Total	<u>\$2,018 30</u>

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$264 99
Cash received at taking of application:	
Held by agents for fees (not extended)	\$210 00
Received at head office	\$105 00
Cash received as fixed payments of 1915	4,286 68
" as fixed payments due in prior years	567 87
" for interest	3 55
" borrowed during 1915	2,000 00
" rent from office building	73 00
" other	10 50
Total receipts	<u>\$7,046 60</u>

EXPENDITURE.

Expenses of management:

Amount paid to agents in fees (not extended)	\$210 00
" for rent and taxes	\$52 93
" investigation and adjustment of claims	42 00
" statutory assessment and license	24 54
" travelling expenses	25 00
" insurance	18 80
" printing, stationery and advertising	16 25
" salaries, directors' and auditors' fees	684 00
" postage, telephone, telegrams and express	55 00
" fuel and light	42 95
Total expenses of management	<u>\$961 47</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1915	398 30
" losses which occurred during 1915	5,157 96
" rebate	93 00
Total expenditure	<u>\$6,610 73</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Mutual	Four years. \$2,292,538 00
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MOVEMENT IN RISKS.

	Number.	Amount.
Policies in force 31st December, 1914	869	\$2,188,786 00
Policies new and renewed during 1915	206	586,950 00
Gross number and amount in force during 1915	1,075	\$2,775,736 00
Less expired and cancelled in 1915	230	483,198 00
Net risks in force 31st December, 1915	845	\$2,292,538 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$92,874 82
Amount of all premium notes, after deducting all payments thereon and assessments levied	70,492 29
Amount of premium notes received during the year 1915	23,817 55
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	1,129 66
Notes for fixed payments or assessments unpaid at 31st December, 1915 . . .	61 26

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ONEIDA.

Commenced business 27th March, 1875.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

James Downey	Caledonia (R.R. 3), Ont.
Allan Anderson	Caledonia (R.R. 3), Ont.
Peter Kinnear	De Cewsville, Ont.
Geo. Ferguson	Cayuga (R.R. 4), Ont.
W. S. Dunnet	Lythmore.
R. E. King	Cayuga (R.R. 4), Ont.

Officers:

James Downey, President	Caledonia (R.R. 3), Ont.
Allan Anderson, Vice-President	Caledonia (R.R. 3), Ont.
M. C. Senn, Secretary-Treasurer	Caledonia (R.R. 3), Ont.

Auditors:

Gordon Lang	Hagersville (R.R. 3), Ont.
Alex. Dunnet	Hagersville (R.R. 3), Ont.

Unassessed premium note capital, \$23,622.50.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash on hand at head office	\$0 23
Cash on hand at Standard Bank, Caledonia, Ont.	745 89
Cash on hand at Bank of Hamilton, Hagersville, Ont.	251 93
	\$998 05
Amount of unpaid assessments levied during 1915	5 28
Amount of unpaid assessments levied prior to 1915	8 70
Amount of premium notes in force, after deducting all payments thereon and assessments levied	23,622 50
Total assets	<u>\$24,634 53</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$659 72	
Cash received for assessment levied in 1915		\$2,885 68
" assessment levied prior to 1915		24 25
" interest		14 70
" transfers		1 00
" borrowed money		1,978 95
Total receipts		<u>\$4,904 58</u>

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license fee	\$13 29
" printing, stationery and advertising	58 00
" salaries, directors' and auditors' fees	232 30
" postage, telephone, telegrams and express	19 56
" interest	21 05
" travelling expenses	10 00
" dues, Underwriters' Association	3 00
	<u>\$357 20</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1915	2,219 33
" rebate	10 77
" repayment of loans	1,978 95
Total expenditure	<u>\$4,566 25</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$951,058 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	371	\$928,538 00
Policies new and renewed during 1915	134	364,853 00
Gross number and amount in force during 1915	505	\$1,293,391 00
Less expired and cancelled in 1915	133	342,333 00
Net risks in force 31st December, 1915	372	<u>\$951,058 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$28,931 83
Amount of all premium notes, after deducting all payments thereon and assessment levied	23,622 50
Amount of premium notes received during the year 1915	11,119 34
Payments on premium notes of 1915, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1915	2,885 68
Notes for fixed payments or assessments unpaid 31st December, 1915..	5 28

THE LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATFORD.

Commenced business 5th November, 1875.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

John W. Kingston	Watford, Ont.
James Smith	Mooretown, Ont.
Guilford Butler	Croton, Ont.
James Armstrong	Alvinston, Ont.
A. G. Minielly	Wyoming, Ont.
Thos. Lithgow	Thedford, Ont.

Officers:

John W. Kingston, President	Watford, Ont.
James Smith, Vice-President	Mooretown, Ont.
W. G. Willoughby, Secretary-Treasurer	Watford, Ont.

Auditors:

Alex. Jamieson	Forest, Ont.
P. J. McEwen	Wyoming, Ont.

Unassessed premium note capital, \$108,500.52.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of debentures	\$25,567 14
Cash on hand, head office	\$147 14
Cash in Industrial Mortgage and Savings Co., Sarnia	7,852 55
Cash in Merchants Bank, Watford	12,555 80
	20,555 49
Amount of short-date notes or due bills, less than one year overdue.....	1,965 95
Amount of premium notes in force, after deducting all payments thereon and assessments levied	108,500 52
Office furniture (not extended)	\$150 00
Total assets	\$156,589 10

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$18,411 82	
Cash received as fixed payments of 1915		\$19,403 37
" fixed payments of prior years		2,391 95
" interest		1,660 68
" gas engine permits		58 55
" re-insurance on losses		20 00
" other receipts		2 00
" from matured debenture (not extended).....	\$3,818 12	
Total receipts		<u>\$23,536 55</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$2,770 25
" statutory assessment and license fee	77 92
" printing, stationery and advertising	202 24
" salaries, directors' and auditors' fees	1,340 00
" postage, telephone, telegrams and express	238 23
" travelling expenses	26 00
" rent	7 00
" investigation and adjustment of claims	78 85
" booklet (annual report)	50 65
" dues, Mutual Underwriters' Association	10 00
" law costs	10 00
Total expenses of management	<u>\$4,811 14</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1915	8,828 02
" re-insurance	168 08
" rebates	903 76
" investments (not extended)	\$105 00

Total expenditures

\$14,711 00

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Three years.

Mutual	\$8,666,236 00
Less re-insurance, Cash System	18,750 00

Amount actually carried by Company at 31st December, 1915

\$8,647,486 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	4,617	\$8,168,336 00
Policies new and renewed during 1915	1,584	2,955,180 00
Gross number and amount in force during 1915	6,201	\$11,123,516 00
Less expired and cancelled in 1915	1,516	2,457,280 00
Net risks in force 31st December, 1915	4,685	<u>\$8,666,236 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$173,501 23
Amount of all premium notes, after deducting all payments thereon and assessments levied	108,500 52
Amount of premium notes received during the year 1915	59,092 60
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	19,403 37
Notes for fixed payments unpaid 31st December, 1915	1,965 95

LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ARVA.

Commenced business 27th May, 1882.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

W. C. Hodgins	Denfield (R.R. No. 4), Ont.
T. N. Talbot	Ettrick (R.R. No. 1), Ont.
H. McGuffin	London (R.R. No. 5), Ont.
R. S. Douglas	Ilderton (R.R. No. 2), Ont.
B. C. Brooks	London (R.R. No. 7), Ont.
T. Ramsay	Hyde Park, Ont.
C. J. Hardy	Thorndale, Ont.
H. Needham	Ilderton (R.R. No. 4), Ont.
R. T. Shoenbottom	Ettrick (R.R. No. 1), Ont.

Officers:

W. C. Hodgins, President	Denfield (R.R. No. 4), Ont.
T. N. Talbot, Vice-President	Ettrick (R.R. No. 1), Ont.
Edward Dann, Secretary-Treasurer and Manager	London, Ont.

Auditors:

James Smibert	Ettrick, Ont.
J. E. Johnston	Ettrick, Ont.

Unassessed premium note capital, \$67,311.99.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Loan Company's debentures	\$15,000 00
Cash in Royal Bank, London	2,621 25
Amount unpaid of fixed payments of 1915	290 76
Fixed payments, prior years (not extended)	\$56 50
Amount of premium notes in force, after deducting all payments thereon and assessments levied	67,311 99
Amount of interest due and accrued	99 57
Office furniture and safe (not extended)	\$29 75
Total assets	<u>\$85,323 57</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$4,067 99	
Cash received for fixed payments of 1915		\$5,465 09
“ fixed payments of prior years		238 20
“ interest		604 44
“ for investment (not extended)	\$5,000 00	
Total receipts		<u>\$6,307 73</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$487 00
“ janitor	12 00
“ investigation of claims	20 00
“ statutory assessments and license	28 26
“ printing, stationery and advertising	71 35
“ salaries, directors' and auditors' fees	422 50
“ postage, telephone, telegraph and express	41 16
“ travelling expenses, Underwriters' Association fees..	26 60
Total expenses of management	<u>\$1,108 87</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1915	1,450 80
“ rebate	194 80
Total expenditure	<u>\$2,754 47</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$2,678,619 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	1,425	\$2,606,160 00
Policies new and renewed during 1915	487	956,247 00
Gross number and amount in force during 1915	1,912	\$3,562,407 00
Less expired and cancelled in 1915	477	883,788 00
Net risks in force 31st December, 1915	1,435	<u>\$2,678,619 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$80,507 31
Amount of all premium notes, after deducting all payments thereon and assessments levied	67,311 99
Amount of premium notes received during the year 1915	28,730 91
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	5,465 09
Notes for fixed payments or assessments unpaid at 31st December, 1915	290 76

FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

Commenced business 22nd May, 1880.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

E. G. Kuntz Formosa, Ont.
 Jno. F. Waechter Walkerton (R.R. 3), Ont.
 Andrew Schmidt Mildmay (R.R. 1), Ont.
 Alex. Robertson Paisley (R.R. 1), Ont.
 Thomas Ingles Clifford (R.R. 1), Ont.
 A. Lang Chepstow, Ont.

Officers:

Edward G. Kuntz, President Formosa, Ont.
 Jno. F. Waechter, Vice-President Walkerton (R.R. 3), Ont.
 B. Beingessner, Secretary Formosa, Ont.
 Ambrose Zettel, Treasurer Formosa, Ont.

Auditors:

Michael M. Schurter Chepstow, Ont.
 Jno. T. Rettinger Formosa (R.R. 1), Ont.

Unassessed premium note capital, \$228,929.35.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Amount of deposit, Merchants Bank, Mildmay	\$517 83	
“ Canadian Bank of Commerce, Walkerton...	788 96	
“ Molsons Bank, Formosa	4,530 75	
“ Royal Bank, Cargill	780 86	
		\$6,618 40
Cash in agents' hands		315 06
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied, 1915	\$228,929 35	
Less residue of premium notes given by the Company for re-insurance	1,549 84	
		227,379 51
Amount unpaid fixed payments of prior year.....		145 04
Total assets		<u>\$234,458 01</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$6,874 58
Cash received for fixed payments of 1915	\$8,882 43
" fixed payments due in prior years	363 56
" agents' balances	408 31
" re-insurance on losses	20 00
" interest	231 94
Total receipts	<u>\$9,906 24</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$516 36
" statutory assessment and license	76 10
" law costs	31 18
" salaries, directors' and auditors' fees	799 49
" travelling expenses	18 00
" postage, telephone, telegrams and express	193 22
" printing, stationery and advertising	141 40
" investigation of claims	268 45
" taxes	5 20
" rent	25 00
" other expenses, Underwriters' Association	10 00
Total expenses of management	<u>\$2,084 40</u>

Miscellaneous payments:

Amount paid for losses which occurred in 1915	7,851 85
" re-insurance	84 67
" rebate	141 50

Total expenditure \$10,162 42

CURRENCY OF RISKS.

Amount of Policies in force 31st December, 1915.

Three-year risks.

Mutual \$7,701,843 00

Re-insurance.

Mutual System 51,547 00

Net risks carried by Company at 31st December, 1915 \$7,650,296 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	3,863	\$7,965,242 00
Policies new and renewed during 1915	1,209	2,506,075 00
Gross number and amount in force during 1915	5,072	\$10,471,317 00
Less expired and cancelled in 1915	1,408	2,769,474 00
Net risks in force 31st December, 1915	3,664	<u>\$7,701,843 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$258,840 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	228,929 35
Amount of premium notes received during the year 1915	82,981 00
Payments on premium notes of 1915, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1915	3,967 29
Notes for fixed payments or assessments unpaid at 31st December, 1915	315 06
	Re-insurance.
Amount of premium notes given by the Company for re-insurance	1,689 00
Less payments made thereon	136 16
Residue of premium notes for which the Company is still liable	\$1,549 84

DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT ELGIN.

Commenced business 18th May, 1887.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

R. W. Brink	Beachville, Ont.
J. G. Currie	Ingersoll, Ont.
John Campbell	Salford (R.R. 1), Ont.
Charles Williams	Tillsonburg, Ont.
James Little	Ingersoll, Ont.
Frank H. Harris	Mt. Elgin, Ont.

Officers:

R. W. Brink, President	Beachville, Ont.
J. G. Currie, Vice-President	Ingersoll, Ont.
T. R. Mayberry, Secretary-Treasurer	Ingersoll, Ont.

Auditors:

W. A. Elliot	Ingersoll, Ont.
J. A. Morrison	Mt. Elgin, Ont.

Unassessed premium note capital, \$94,421.33.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash in Royal Bank, Ingersoll	\$1,794 65
Amount unpaid of fixed payments of 1915	463 68
Amount of premium notes in force, after deducting all payments thereon and assessments levied	94,421 33
Total assets	\$96,679 66

LIABILITIES.

Amount of losses supposed or reported	\$950 00
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RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$7,867 61
Cash received as fixed payments of 1915	\$4,809 88
" fixed payments prior years	51 43
" for interest	141 60
Total receipts	\$5,002 91

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license	\$27 29
" investigation and adjustment of claims	60 00
" salaries, directors' and auditors' fees	688 25
" printing, stationery and advertising	55 15
" postage, telephone, telegrams and express	78 09
" rent	2 00
" travelling expenses	45 00
" other expenses of management	5 00

Total expenses of management \$960 78

Miscellaneous payments:

Cash paid for losses which occurred in 1915	10,041 08
" rebate	74 01

Total expenditure \$11,075 87

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Three years.

Mutual \$2,578,554 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	986	\$2,496,834 00
Policies new and renewed during 1915	353	867,225 00
Gross number and amount in force during 1915	1,339	\$3,364,059 00
Less expired and cancelled in 1915	338	785,505 00
Net risks in force 31st December, 1915	1,001	<u>\$2,578,554 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

Three-year risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$105,733 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	94,421 33
Amount of premium notes taken during the year 1915	35,715 15
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	1,796 58

DOWNIE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. PAUL'S.

Commenced business 21st April, 1884.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

John Murray	St. Paul's (R.R. 2), Ont.
John Dempsey	Stratford (R.R. 2), Ont.
Wm. Suhring	Stratford (R.R. 5), Ont.
Charles Baird	St. Mary's (R.R. 5), Ont.
James Muir	St. Mary's (R.R. 5), Ont.
Robert Armstrong	Rostock, Ont.

Officers:

John Murray, President	St. Paul's (R.R. 2), Ont.
John Dempsey, Vice-President	Stratford (R.R. 2), Ont.
Thos. H. Smith, Secretary-Treasurer	Sebringville (R.R. 1), Ont.

Auditors:

D. K. Erb	Stratford (R.R. 3), Ont.
Geo. Armstrong	St. Paul's (R.R. 4), Ont.

Unassessed premium note capital, \$86,598.15.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash on hand at head office	\$9 21
Cash in British Mortgage Land Co., Stratford	3,204 35
Cash in Royal Bank, Stratford	2,083 04
Cash in Sterling Bank, Sebringville	1,426 35
	\$6,722 95
Amount unpaid of assessments of 1915	194 76
Amount of premium notes in force, after deducting all payments thereon and assessments levied	86,598 15
Total assets	<u>\$93,515 86</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$8,516 99	
Cash received for assessments levied in 1915		\$3,398 00
" assessments levied in prior years		110 52
" interest		257 47
" gasoline engine permits		47 00
Total receipts		<u>\$3,812 99</u>

EXPENDITURE.

Expenses of management:

Amount paid for rent	\$5 00
" statutory assessment and license	30 61
" travelling expenses	24 00
" salaries, directors' and auditors' fees	367 80
" printing, stationery and advertising	76 80
" investigation of claims	26 00
" postage, telephone, telegrams and express	26 42
" other expenses	5 00
Total expenses of management	<u>\$561 63</u>

Miscellaneous payments:

Amount paid for losses incurred in 1915	5,041 26
" rebate	4 14
Total expenditure	<u>\$5,607 03</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$3,073,665 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	1,010	\$2,868,490 00
Policies new and renewed during 1915	375	1,163,085 00
Gross number and amount in force during 1915	1,385	\$4,031,575 00
Less expired and cancelled in 1915	357	957,910 00
Net risks in force 31st December, 1915	1,028	<u>\$3,073,665 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$92,209 95
Amount of all premium notes on policies in force 31st December, 1915, after deducting all payments thereon and assessments levied	86,598 15
Amount of premium notes received during the year 1915	34,892 55
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	3,592 76
Notes for fixed payments or assessments unpaid at 31st December, 1915	3,398 00

NORTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 1st August, 1874.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

J. C. Hallman	New Dundee, Ont.
L. Bowman	Conestogo, Ont.
Jno. H. Campbell	Crosshill, Ont.
J. W. Hartleib	Bamberg, Ont.
Geo. F. Lackner	Berlin, Ont.
Samuel Cassel	New Hamburg, Ont.
Joseph B. Hagey	Preston, Ont.
J. Stauffer	Waterloo, Ont.
John Amos	Berlin, Ont.
J. Burnett	Elora, Ont.
Val. Otterbein	Heidelberg, Ont.
J. L. Umbach	Floradale, Ont.

Officers:

J. C. Hallman, President	New Dundee, Ont.
L. Bowman, Vice-President	Conestogo, Ont.
J. Stauffer Manager	Waterloo, Ont.

Auditors:

M. Snyder	Bloomingtondale, Ont.
R. H. More	Berlin, Ont.

Unassessed premium note capital, \$558,865.72.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Amount of mortgages	\$22,800 00
Cash on hand at head office	\$31 94
Cash in Molsons Bank, Waterloo	2,926 74
Cash in Bank of Toronto, Waterloo	12,282 29
	15,240 97
Amount unpaid of assessment levied during 1915	1,603 23
Amount unpaid of assessments levied in prior years	157 89
Amount of premium notes in force, after deducting all payments thereon and assessments levied	558,865 72
Total assets	\$598,667 81

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended).....	\$19,537 71	
Cash received for assessments levied in 1915		\$15,732 12
" assessments levied in years prior to 1915		1,293 78
" interest		1,300 87
" from investments (payments on mortgages), not extended	\$3,100 00	
Total receipts		<u>\$18,326 77</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission (new applicants).....	\$1,435 50
" rent	125 00
" investigation and adjustment of claims	73 10
" statutory assessment and license fee	103 15
" printing, stationery and advertising	77 20
" salaries, directors' and auditors' fees	1,813 00
" postage, telephone, telegrams and express	291 82
" fuel and light	22 70
" travelling expenses	66 10
" taxes	10 10
" calendars	200 00
" collecting assessments	55 20
" Underwriters' fees	10 00
" other expenses	51 52

Expenses of management \$4,334 39

Miscellaneous payments:

Cash paid for losses which occurred during 1915	9,573 07
" rebate	31 05

Total expenditure \$13,938 51

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Four years.
Mutual	\$11,706,770 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	4,582	\$10,994,811 00
Policies new and renewed during 1915	1,388	3,548,288 00
Gross number and amount in force during 1915	5,970	\$14,543,099 00
Less expired or cancelled in 1915	1,155	2,836,329 00
Net risks in force 31st December, 1915	4,815	<u>\$11,706,770 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

Four years.

Amount of face of all premium notes held by the Company and legally liable to assessment	\$595,140 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	558,865 72
Amount of premium notes received during the year 1915	178,108 00
Payments on the premium notes of 1915, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1915	15,732 12
(b) Notes for fixed payments or assessments unpaid at 31st Decem- ber, 1915	1,603 23

NORTH DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE
INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 15th May, 1856.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Jno. Allan	Galt (R.R. 6), Ont.
John Z. Fraser	Burford, Ont.
John F. Master	Plattsville, Ont.
J. M. Irwin	Galt, Ont.
Geo. R. Barrie	Galt, Ont.
S. G. Kitchen	St. George, Ont.
James L. Robertson	Freelton, Ont.
J. S. Clemens	Hespeler, Ont.
Joseph Betzner	Copetown, Ont.

Officers:

Jno. Allan, President	Galt (R.R. 6), Ont.
John Z. Fraser, Vice-President	Burford, Ont.
A. W. Hilborn, Secretary-Treasurer	Galt, Ont.

Auditors:

Wm. Cowan	Galt, Ont.
J. Taylor	Galt, Ont.

Unassessed premium note capital, \$260,438.12.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of mortgages	\$11,500 00
Cash in Bank of Commerce, Galt (current account)	3,342 00
Amount unpaid of assessments levied during 1915	793 56
Amount unpaid of prior year	34 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied	260,438 12
Amount office furniture (not extended)	\$250 00
Total assets	<u>\$276,107 68</u>

LIABILITIES.

Amount of losses supposed or reported	<u>\$4,000 00</u>
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RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$826 24
Cash received for application fees	\$715 50
“ assessments levied in 1915	10,164 20
“ assessments levied in years prior to 1915	674 94
“ interest	726 50
“ lapsed and cancelled policies	23 70
“ borrowed money	6,600 00
“ rebate	2 00
Total receipts	<u>\$18,906 84</u>

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license fee	\$60 23
“ printing, stationery and advertising	204 64
“ rent	83 50
“ law costs	5 00
“ taxes (municipal and government)	73 50
“ salaries, directors' and auditors' fees	1,492 80
“ postage, telephone, telegrams and express	144 60
“ investigation and adjustment of claims	66 30
“ interest	267 70
“ fuel and light	5 55
“ expenses board meeting	43 25
“ collecting assessments	30 00
“ Mutual Underwriters' fee	8 00
“ other expenses of management	18 59
Total expenses of management	<u>\$2,503 66</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1915	4,487 00
“ losses which occurred during 1915	2,800 42
“ repayment of loans	6,600 00
Total expenditure	<u>\$16,391 08</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Four years.

Mutual \$6,509,375 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	2,338	\$6,186,867 00
Policies new and renewed during 1915	723	2,060,125 00
Gross number and amount in force during 1915	3,061	\$8,246,992 00
Less expired and cancelled in 1915	694	1,737,617 00
Net risks in force 31st December, 1915	2,367	<u>\$6,509,375 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$282,272 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	260,438 12
Amount of premium notes received during the year 1915	89,107 00
Payments on the premium notes of 1915, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1915	2,177 80
Notes for fixed payment or assessments unpaid at 31st December, 1915.	155 88

AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, AYR.

Commenced business 13th December, 1893.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Andrew L. Easton Princeton (R.R. 2), Ont.
 Charles Gurney, J.P. Paris (R.R. 3), Ont.
 A. L. Kitchen St. George (R.R. 2), Ont.
 Murdo M. Lillico Bright (R.R. 3), Ont.
 John Shiel Galt (R.R. 5), Ont.
 George D. Black Ayr (R.R. 3), Ont.

Officers:

Andrew L. Easton, President Princeton (R.R. 2), Ont.
 Charles Gurney, J.P., Vice-President Paris (R.R. 3), Ont.
 Joseph Wrigley, Secretary-Treasurer Ayr (R.R. 3), Ont.

Auditors:

John L. Black Ayr (R.R. 3), Ont.
 Thomas Mitchell Ayr, Ont.

Unassessed premium note capital, \$174,430.93.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash in Bank of Commerce, Ayr	\$4,215 30	
Cash in Reliance Loan and Savings Co., Ayr	5,287 20	
		\$9,502 50
Amount unpaid of assessments of 1915		169 66
Amount unpaid of assessment of prior years		48 36
Amount of premium notes in force, after deducting all payments thereon and assessments levied		174,430 93
Total assets		<u>\$184,151 45</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$6,416 85
Cash received for policy fees	\$320 00
" assessments of 1915	7,012 58
" assessments of prior years	86 76
" interest	222 65
" cancelled policies	3 60
Total receipts	<u>\$7,645 59</u>

EXPENDITURE.

Expenses of management:

Amount paid for travelling expenses	\$13 80
" statutory assessment and license	43 00
" taxes	4 40
" rent	5 00
" salaries, directors' and auditors' fees	1,177 90
" printing, stationery and advertising	140 13
" postage, telephone, telegrams and express	83 00
" fee Underwriters' Association	7 00
" law costs	50
Total expenses of management	<u>\$1,474 73</u>

Miscellaneous payments:

Amount paid for losses which occurred during 1915	3,081 96
" rebate and returned premiums	3 25
Total expenditure	<u>\$4,559 94</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

Four years.

Mutual \$4,417,065 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	1,428	\$4,257,125 00
Policies taken during 1915	401	1,158,825 00
Gross number and amount in force during 1915	1,829	\$5,415,950 00
Less expired and cancelled in 1915	366	998,885 00
Net risks in force 31st December, 1915	<u>1,463</u>	<u>\$4,417,065 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$188,784 05
Amount of all premium notes, after deducting all payments thereon and assessments levied	174,430 93
Amount of premium notes received during the year 1915	49,274 00
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	7,012 58
Notes for fixed payments unpaid at 31st December, 1915	169 66

OTTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NORWICH.

Commenced business 13th August, 1887.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

T. J. Lammiman	Currie's, Ont.
J. R. Johnson	Springford, Ont.
John Cornell	Otterville, Ont.
F. W. Vardon	Springford, Ont.
A. W. Smith	Scotland, Ont.
William Schell	Woodstock, Ont.
Jas. E. Carroll	Norwich, Ont.
Robt. Fewster	Norwich, Ont.
P. Slattery	Woodstock, Ont.

Officers:

T. J. Lammiman, President	Currie's, Ont.
J. R. Johnson, Vice-President	Springford, Ont.
H. Van Valkenburg, Secretary	Norwich, Ont.

Auditors:

John McKee	Norwich, Ont.
A. W. De Long	Norwich, Ont.

Unassessed premium note capital, \$172,762.85.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash on hand at head office	\$202 09	
Cash in Molsons Bank, Norwich, Ont.	128 78	
Cash in Royal Bank, Norwich, Ont.	66 11	
		\$396 98
Amount of unpaid instalments, fixed payments, 1915		750 15
Amount of premium notes in force, after deducting all payments thereon and assessments levied		172,762 85
Amount unpaid fees		61 00
Total assets		<u>\$173,970 98</u>

LIABILITIES.

Amount of borrowed money	\$1,200 00
Total liabilities	<u>\$1,200 00</u>

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$1,310 40
Cash received for application fees	\$491 00
“ fixed payments of 1915	9,241 25
“ fixed payments of prior years	478 40
“ interest	6 74
Total receipts	<u>\$10,217 39</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission	\$570 00
“ investigation of claims	38 00
“ law costs	438 48
“ salaries, directors' and auditors' fees	890 40
“ interest	411 61
“ stationery, printing, advertising and calendars.....	261 75
“ postage, telephone, telegrams and express	183 73
“ rent	51 00
“ taxes	12 60
“ statutory assessment and license	45 87
“ travelling expenses	3 00
“ other expenses	21 20

Total expenses of management \$2,927 64

Miscellaneous payments:

Amount paid for losses which occurred prior to 1915	1,890 00
“ losses which occurred during 1915	285 00
“ rebate	228 17
“ repayment of loans	5,800 00

Total expenditure \$11,130 81

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Four years.
Mutual	\$4,682,535 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	1,939	\$4,578,192 00
Policies new and renewed during 1915	535	1,283,400 00
Gross number and amount in force during 1915	2,474	\$5,861,592 00
Less expired and cancelled in 1915	546	1,179,057 00
Net risks in force 31st December, 1915	1,928	<u>\$4,682,535 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

Four years.

Amount of face of all premium notes held by Company and legally liable to assessment	\$199,960 00.
Amount of all premium notes, after deducting all payments thereon and assessments levied	172,762 85
Amount of premium notes received during the year 1915	54,855 00
Amount of payments on premium notes of 1915, including all sums credited on said premium notes, viz.: Cash paid up to 31st December, 1915	- 2,741 35

MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLUMBUS.

Commenced business 19th August, 1895.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Wm. Smith	Columbus, Ont.
Noah Burkholder	Cedar Grove, Ont.
G. B. Mothersill	Oshawa, Ont.
Peter Christie	Manchester, Ont.
Isaac T. Chapman	Kirby, Ont.
J. J. Smith	Enniskillen, Ont.
Alex. Mackenzie	Oshawa, Ont.
H. E. Webster	Whitby, Ont.
S. J. Williams	Hampton, Ont.
Joshua Hoover	Stouffville, Ont.
Charles Calder	Brooklin, Ont.
J. H. Devitt, M.P.P.	Blackstock, Ont.

Officers:

Wm. Smith, M.P., President	Columbus, Ont.
Noah Burkholder, Vice-President	Oshawa, Ont.
Wm. Purves, Secretary	Columbus, Ont.
Samson Roberts, Treasurer	Columbus, Ont.

Auditors:

W. E. N. Sinclair	Oshawa, Ont.
W. F. Weir	Port Perry, Ont.

Unassessed premium note capital, \$151,510.60.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value mortgages on real estate	\$2,000 00
Amount of municipal and Loan Company debentures	34,124 09
Actual cash on hand at head office	\$33 44
Cash in Standard Bank, Oshawa	5,381 93
	5,415 37
Amount of unpaid fixed payments, 1915	753 90
Amount of premium notes in force, after deducting all pay- ments thereon and assessment levied	\$151,510 60
Less residue of premium notes given for re-insurance.....	2,282 85
	149,227 75
Interest accrued	417 21
Total assets	<u>\$191,938 32</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$16,090 69	
Cash received for fixed payments of 1915		\$15,070 10
“ fixed payments of prior years		559 05
“ interest during 1915		1,591 80
“ re-insurance on losses		37 00
“ re-insurance premiums		176 55
“ from other sources		27 60
Total receipts		<u>\$17,462 10</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission	\$2,185 40
“ investigation and adjustment of claims	36 00
“ salaries, directors' and auditors' fees	1,750 00
“ travelling expenses	26 25
“ interest accrued on purchased debentures	81 84
“ statutory assessment and license fee	57 00
“ printing, stationery and advertising	250 07
“ postage, telephone, telegrams and freight	130 09
“ rent	12 00
“ other expenses	89 50

Total expenses of management \$4,618 15

Miscellaneous payments:

Cash paid for losses which occurred during 1915	3,161 02
“ rebate	406 03
“ re-insurance	212 80

Total expenditure \$8,398 00

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	One year or less.	Two years.	Three years.	Total.
Mutual	\$16,325 00	\$7,550 00	\$6,075,970 00	\$6,099,845 00
Re-insurance.				
On mutual system			95,400 00	95,400 00
On cash system				None.
Total re-insurance			<u>\$95,400 00</u>	<u>\$95,400 00</u>
Net risks carried at 31st December, 1915	\$16,325 00	\$7,550 00	\$5,980,570 00	<u>\$6,004,445 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	3,720	\$5,825,500 00
Policies new and renewed during 1915	1,374	2,153,700 00
Gross number and amount in force during 1915	5,094	\$7,979,200 00
Less expired and cancelled in 1915	1,285	1,879,355 00
Net risks in force 31st December, 1915	3,809	<u>\$6,099,845 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment..	\$535 30	\$244 90	\$196,187 50	\$196,967 70
Amount of premium notes, after deducting all payments thereon and assessments levied..	466 85	194 45	150,849 30	151,510 60
Amount of premium notes received during the year 1915.	535 30	122 15	68,859 65	69,517 10
Payments on the premium notes of 1915, including all sums credited on said premium notes, viz.:				
(a) Cash paid up to 31st December, 1915	65 45	25 50	15,155 70	15,246 65
(b) Notes for fixed payments or assessments unpaid at 31st December, 1915	3 00	3 00	747 90	753 90
Amount of premium notes given for re-insurance			\$3,010 00	\$3,010 00
Less payments made thereon..			727 15	727 15
Residue of said premium notes for which the Company is still liable			\$2,282 85	\$2,282 85

NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS.

Commenced business 1st May, 1860.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

John R. Wissler	Elora, Ont.
Michael Heffernan	Arthur, Ont.
David Rea	Fergus, Ont.
Adam Boyle	Orton, Ont.
W. L. Gordon	Elora, Ont.
Wm. J. Deans	Fergus, Ont.

Officers:

John R. Wissler, President	Elora, Ont.
Michael Heffernan, Vice-President	Arthur, Ont.
James Beattie, Secretary-Treasurer	Fergus, Ont.

Auditors:

Col. J. J. Craig	Fergus, Ont.
John McClellan	Arthur, Ont.

Unassessed premium note capital, \$85,844.36.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value debentures	\$5,000 00
Actual cash in Imperial Bank, Fergus	\$2,153 43
" Royal Bank, Fergus	1,910 78
	4,064 21
Amount unpaid of fixed payments of 1915	604 31
Amount unpaid of fixed payments in prior years (not extended)	\$842 08
Amount of premium notes in force after deducting all pay- ments thereon and assessments levied	\$85,844 36
Less residue of premium notes given by the Company for re- insurance	551 10
	85,293 26
Interest	141 76
Total assets	<u>\$95,103 54</u>

LIABILITIES.

Balance due Treasurer	<u>\$36 54</u>
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RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$4,239 84	
Cash received as fixed payments of 1915		\$5,688 29
“ as fixed payments of prior years		210 75
“ for interest		392 21
“ extra premium and permits		10 23
Total premiums		<u>\$6,301 48</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$732 00
“ investigation and adjustment of claims	155 70
“ statutory assessment and license fee	30 35
“ printing, stationery and advertising	182 15
“ salaries, directors' and auditors' fees	847 65
“ postage, telephone, telegrams and express	66 16
“ travelling expenses	20 00
“ other expenses	5 00

Total expenses of management \$2,039 01

Miscellaneous payments:

Cash paid for losses which occurred during 1915	4,151 61
“ re-insurance	161 90
“ rebate	125 42

Total expenditure \$6,477 94

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Four years.
Mutual system	\$3,008,971 00

Less Re-insurance.

On mutual system	<u>34,000 00</u>
Net risks carried at 31st December, 1915	\$2,974,971 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	1,519	\$2,839,991 00
Policies new and renewed during 1915	488	985,830 00
Gross number and amount in force during 1915	2,007	\$3,825,821 00
Less expired or cancelled in 1915	449	816,850 00
Net risks in force 31st December, 1915	1,558	<u>\$3,008,971 00</u>

CLASSIFICATION OF RISKS: ✓

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$103,600 03
Amount of all premium notes, after deducting all payments thereon and assessments levied	85,844 36
Amount of premium notes received during the year 1915	32,364 25
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	1,989 41
Notes for fixed payments up to 31st December, 1915	215 43

Re-insurance.

Amount of premium notes given by Company for re-insurance	713 00
Less payments made thereon	161 90
Amount of residue of said premium notes for which the Company is still liable . . .	\$551 10

EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

Commenced business 8th of August, 1875.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Alex. H. McLeish	Parkhill (R.R. 7), Ont.
Neil Galbraith	Parkhill (R.R. 2), Ont.
Neil P. McIntyre	Ailsa Craig (R.R. 1), Ont.
Neil Chisholm	Parkhill (R.R. 7), Ont.
Wm. McCallum	Ailsa Craig (R.R. 1), Ont.
John McLeish	Arkona, Ont.
George Brock	Strathroy, Ont.
D. Ross	Ailsa Craig (R.R. 1), Ont.
John Morrison	Parkhill (R.R. 7), Ont.

Officers:

Alex. H. McLeish, President	Parkhill (R.R. 7), Ont.
N. Galbraith, Vice-President	Parkhill (R.R. 2), Ont.
R. R. Cameron, Secretary-Treasurer	Ailsa Craig, Ont.

Auditors:

Alex. McIntosh	Ailsa Craig (R.R. 7), Ont.
Dougald Campbell	Ailsa Craig (R.R. 1), Ont.

Unassessed premium note capital, \$20,207.59.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash on hand at head office	\$88 05	
" Standard Bank at Ailsa Craig	3,047 13	
		\$3,135 18
Amount unpaid, fixed payments of 1915		98 60
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$20,207 59	
Less residue given for re-insurance	65 25	
		20,142 34
Office furniture (not extended)	\$54 00	
Total assets		\$23,376 12

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$2,839 43	
Cash received as fixed payments of 1915		\$1,932 91
" fixed payments of prior years		57 75
" interest during 1915		84 26
Total receipts		<u>\$2,074 92</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission	\$73 50
" statutory assessment and license	12 07
" law costs	50
" investigation and adjustment of claims	5 00
" printing, stationery and advertising	91 00
" salaries, directors' and auditors' fees	176 00
" postage, telephone, telegrams and express	19 85
" fuel and light	50
" contribution to Underwriters' Assn., committee fees, etc.	25 00
Expenses of management	<u>\$403 42</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1915	1,357 50
" rebate	18 25
Total expenditure	<u>\$1,779 17</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$805,850 00
Re-insurance Mutual System	2,900 00
Net risks	<u>\$802,950 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	471	\$791,950 00
Policies new and renewed during 1915	177	294,955 00
Gross number and amount in force during 1915	648	\$1,086,905 00
Less expired and cancelled in 1915	176	281,055 00
Net risks in force 31st December, 1915	472	<u>\$805,850 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$24,175 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	20,207 59
Amount of premium notes received during the year	8,848 65
Amount of premium notes given by Company for re-insurance	\$87 00
Less payments made thereon	21 75
Residue of said notes for which the Company is still liable	\$65 25

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 4, CONCESSION 5, TOWNSHIP OF NORMANBY.

Commenced business 16th March, 1878.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Andrew Schenk	Ayton, Ont.
Philip S. Schaus	Clifford, Ont.
M. E. Murray	Neustadt (R.R. 1), Ont
Walter Ferguson	Dromore, Ont.
W. J. McNally	Walkerton, Ont.
Henry Maes	Ayton (R.R. 2), Ont.
Geo. W. Whetham	Clifford (R.R. 3), Ont.
C. J. Dickison	Mildmay, Ont.
Joseph Goodfellow	Dundalk, Ont.
Adam Ries	Clifford, Ont.
Robert Brigham	Allan Park, Ont.

Officers:

Andrew Schenk, President	Ayton, Ont.
Philip S. Schaus, Vice-President	Clifford, Ont.
R. H. Fortune, Secretary-Treasurer	Ayton, Ont.

Auditors:

John W. Forbes	Ayton, Ont.
James Booth	Ayton, Ont.

Unassessed premium note capital, \$134,071.40.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash on hand, head office	\$71 83	
Cash in Royal Bank, Ayton, Ont.	6,164 86	
		\$6,236 69
Amount unpaid of fixed payments of 1915		202 00
Amount unpaid of fixed payments due in prior years		62 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied		134,071 40
Total assets		<u>\$140,572 49</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$5,415 64	
Cash received for fixed payments of 1915		\$5,827 55
" fixed payments of prior years		174 90
" interest		128 85
Total receipts		<u>\$6,131 30</u>

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license	\$37 63
" commission	189 50
" salaries, directors' and auditors' fees	707 25
" law costs	80 00
" travelling expenses	38 00
" rent	50 00
" printing, stationery and advertising	79 65
" postage, telephone, telegrams and express	185 61
" investigation and adjustment of claims	50 00
" other expenses	19 21

Total expenses of management \$1,436 85

Miscellaneous payments:

Amount paid for losses which occurred prior to 1915	2,950 00
" losses which occurred during 1915	872 95
" re-insurance	15 22
" rebate	35 23

Total expenditure \$5,310 25

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual	\$2,825 00	\$9,250 00	\$176,449 00	\$3,568,364 00	\$3,756,888 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	1,585	\$3,655,203 00
Policies new and renewed during 1915	379	872,365 00
Gross number and amount in force during 1915	1,964	\$4,527,568 00
Less expired and cancelled during 1915	384	770,680 00
Net risks in force 31st December, 1915	1,580	<u>\$3,756,888 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	One-year risks.	Two-year risks.	Three-year risks.	Four-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$913 00	\$330 00	\$2,816 20	\$147,046 92	\$149,875 55
Amount of all premium notes, after deducting all payments thereon and assessments levied.	128 95	297 60	1,694 75	131,950 10	134,071 40
Amount of premium notes received during the year 1915. ....	.....	.....	.....	.....	34,894 60

OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO.

Commenced business 2nd June, 1884.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Robert McLeod	Embro (R.R. 3), Ont.
Alex. Smith	Embro (R.R. 5), Ont.
John Muterer	Ingersoll, Ont.
John Bolton	St. Mary's, Ont.
James Green	Embro (R.R. 2), Ont.
William Smith	Woodstock (R.R. 6), Ont.
Robert A. Webber	Woodstock (R.R. 6), Ont.
John C. McPherson	St. Mary's, Ont.
James G. Calder	Thamesford (R.R. 3), Ont.

Officers:

Robert McLeod, President	Embro (R.R. 3), Ont.
Alex. Smith, Vice-President	Embro (R.R. 5), Ont.
Columbus Ross, Secretary-Treasurer	Embro, Ont.

Auditors:

E. L. Sutherland	Embro, Ont.
A. L. Murray	Embro, Ont.

Unassessed premium note capital, \$55,486.08.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Amount unpaid of assessment of 1915	\$312 42
Amount unpaid of assessment, prior years	153 53
Amount of premium notes in force, after deducting all payments thereon and assessments levied	55,486 08
Total assets	<u>\$55,952 03</u>

LIABILITIES.

Amount of losses adjusted	\$4,000 00
Amount of borrowed money	452 40
Total liabilities	<u>\$4,452 40</u>

RECEIPTS.

Cash balance at 31st December, 1914 (not extended), head office..	\$416 47	
Cash received from assessment during 1915		\$2,966 81
“ assessments in prior years		432 75
“ borrowed money		1,752 40
Total receipts		<u>\$5,151 96</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commissions	\$24 00
“ printing, stationery and advertising	68 39
“ statutory assessment and license	20 49
“ fuel and light	3 00
“ interest	145 22
“ rent	20 00
“ salaries, directors' and auditors' fees	335 20
“ postage, telephones, telegrams and express	16 55
“ investigation and adjustment of claims	6 00
Total expenses of management	<u>\$638 85</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1915	2,200 00
“ losses which occurred during 1915	254 95
“ re-insurance	4 50
“ rebate	16 13
“ repayment of loan	2,454 00

Total expenditure \$5,568 43

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual System	\$1,694,290 00
Less re-insurance	5,000 00
Net risks at 31st December, 1915	<u>\$1,689,290 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	781	\$1,735,780 00
Policies new and renewed during 1915	272	582,810 00
Gross number and amount in force during 1915	1,053	\$2,318,590 00
Less expired and cancelled in 1915	306	624,300 00
Net risks in force 31st December, 1915	747	<u>\$1,694,290 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$64,000 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	55,486 08
Amount of premium notes received during the year 1915	21,814 00
Payments on the premium notes of 1915, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1915	697 95

PURELY MUTUAL FIRE COMPANIES.

ASSETS AND LIABILITIES ; RECEIPTS AND EXPENDITURE

PURELY MUTUAL FIRE INSURANCE COMPANIES.
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Real estate cash value.	Mortgages, bonds, debentures, and other securities.	Cash.	Agents' balances.	Fixed payments of 1915 unpaid.	Assessments of 1915 unpaid.	Fixed payment and assessment of prior years.	Unassessed premium note capital.	Interest due and accrued.	Short date notes.	All other assets.	Total assets.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1 Algoma Mutual			4,167 72	29 20	.....	.....	.....	24,707 32	.....	.....	.....	28,875 05
2 Amherst Island			3,365 61	.....	.....	.....	.....	8,418 91	.....	23 60	.....	11,837 32
3 Avy Farmers'			9,502 50	.....	.....	.....	48 36	174,430 93	.....	.....	.....	184,151 45
4 Bay of Quinte			2,946 10	.....	68 10	.....	.....	52,707 40	.....	.....	.....	55,721 60
5 Bertie and Willoughby		5,690 73	3,400 33	.....	406 39	.....	.....	92,640 75	.....	.....	.....	102,138 20
6 Blanshard			7,833 14	.....	.....	171 52	.....	55,601 15	.....	.....	.....	63,605 81
7 Blenheim, North			813 41	.....	.....	699 94	.....	94,349 76	.....	.....	.....	95,863 11
8 Brant County			11,106 80	.....	1,138 90	.....	1,416 32	94,397 59	.....	.....	.....	108,059 61
9 Canadian Millers		241,087 26	6,555 29	.....	628 20	.....	.....	86,571 40	6,559 43	.....	.....	341,371 58
10 Caradoc Farmers			4,033 56	.....	78 27	.....	.....	54,381 64	.....	.....	.....	58,493 37
11 Clinton Township			814 72	.....	.....	.....	125 86	70,852 27	.....	.....	.....	71,792 85
12 Culross			5,742 74	.....	.....	1,049 75	.....	62,412 46	.....	.....	.....	69,204 95
13 Dereham & W. Oxford			1,794 65	.....	463 68	.....	.....	94,421 33	.....	.....	.....	96,679 66
14 Dorchester N. & S			24,591 97	.....	870 00	.....	.....	134,067 43	.....	.....	.....	159,529 40
15 Downie			6,722 95	.....	.....	194 76	.....	86,598 15	.....	.....	.....	93,515 86
16 Dufferin Farmers		1,800 00	8,580 86	482 90	.....	.....	.....	147,650 15	.....	.....	.....	158,513 91
17 Dumfries, North, and Waterloo South			3,342 00	.....	.....	793 56	.....	260,438 12	.....	.....	34 00	276,107 68
18 Dunwich Farmers			104 71	.....	474 40	.....	.....	103,426 28	.....	.....	.....	104,005 39
19 Easthope, South			4,630 85	.....	.....	732 36	.....	190,673 41	.....	.....	.....	196,086 02
20 Ekfrid			2,091 67	.....	282 58	.....	.....	60,392 05	.....	.....	.....	62,766 30
21 Elma Farmers			10,913 8	.....	.....	441 87	.....	210,523 91	.....	.....	.....	221,879 56
22 Eramosa		4,000 00	7,113 91	.....	398 40	.....	.....	59,732 35	.....	.....	.....	71,144 66
23 Erie Farmers			2,869 64	.....	.....	.....	.....	87,559 09	.....	.....	.....	90,428 73
24 Farmers' Central		12,400 00	2,258 60	.....	288 09	.....	.....	344,216 04	479 54	.....	.....	359,642 27
25 Farmers' Union		20,775 00	7,422 88	.....	2,908 43	.....	.....	262,417 20	875 89	.....	.....	294,449 40
26 Formosa			6,618 40	315 06	.....	71 95	.....	73,092 27	.....	.....	.....	234,458 01
27 Germania			6,236 69	.....	202 00	.....	62 40	134,071 40	.....	.....	.....	140,572 49

PURELY MUTUAL FIRE INSURANCE COMPANIES.
LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Losses.		Interest accrued.	Salaries and directors' fees.	Agents' commission and fees.	Retained balance of premium notes.	Other liabilities.	Total liabilities.	Number of policies in force.	Net amount of risk.
	Reported but not adjusted.	Adjusted.	Resisted.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1 Algoma Mutual.....	nil							nil	1,172	1,245,491 00 1
2 Amherst Island.....	nil							nil	187	264,225 00 2
3 Ayr Farmers'.....	nil							nil	1,463	4,417,065 00 3
4 Bay of Quinte.....	nil							nil	1,157	2,094,873 33 4
5 Bertie and Willoughby.....	nil							nil	1,822	3,455,923 00 5
6 Blanshard.....	nil							nil	824	1,874,500 00 6
7 Blenheim, North.....	nil							nil	737	2,191,985 00 7
8 Brant County.....	nil							nil	2,198	4,653,832 00 8
9 Canadian Millers'.....	nil							nil	378	1,171,020 00 9
10 Caradoc Farmers.....	nil							109 70	936	2,098,026 00 10
11 Clinton Township.....	nil							nil	1,093	2,163,110 00 11
12 Culross.....	nil							nil	848	1,720,600 00 12
13 Dereham & W. Oxford.....	950 00							950 00	1,001	2,578,551 00 13
14 Dorchester, N. and S.....	nil							.....	2,019	3,122,295 00 14
15 Downie.....	nil							nil	1,028	3,073,665 00 15
16 Dufferin Farmers.....	nil							nil	2,349	4,896,680 00 16
17 Dumfries, North, and Waterloo, South, ...	4,000 00							4,000 00	2,367	6,509,375 00 17
18 Dunwich Farmers'.....	nil							254 16	1,319	2,913,200 00 18
19 Easthope, South.....	nil							nil	1,459	4,286,420 00 19
20 Ekfrid.....	nil							nil	1,073	2,307,685 00 20
21 Elma Farmers.....	.....							.....	1,434	4,619,985 00 21
22 Eramosa.....	25 00							25 00	681	1,386,095 00 22
23 Erie Farmers.....	nil							nil	964	2,313,030 00 23
24 Farmers' Central.....	2,303 98							2,303 98	7,284	14,369,465 00 24
25 Farmers' Union.....	.....							.....	3,395	9,746,408 00 25
26 Formosa.....	nil							nil	3,664	7,650,296 00 26
27 Germania.....	nil							nil	1,580	3,756,888 00 27

PURELY MUTUAL FIRE INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Fees or surveys.	Fixed payments, 1915.	Assessments, 1915.	Fixed payments of prior years.	Assessments of prior years.	Interest.	Licenses, extra risks, trans. fees	Re-insur. Prems.	Re-insurance on fire losses.	Retained premiums.	Borrowed money.	Agents' balances.	Cancelled policies.	Other sources.	Total.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1 Algoma Mutual	332 00	4,747 96				62 54								3 45	5,205 95
2 Amherst Island		995 52				105 57								2 50	1,013 59
3 Ayr Farmers'	320 00		7,012 58		86 76	222 65									7,645 59
4 Bay of Quinte		5,713 45		64 25		233 87							3 60		6,015 07
5 Bertie & Willoughby		6,241 03		216 78		447 95	9 18							3 50	6,914 94
6 Blanshard			2,761 09		148 15	160 70									6,914 94
7 Bleunheim, North	196 00		4,276 12		364 19						600 00			4 00	3,069 94
8 Brant County		11,584 38		562 55	100 00	192 12									5,440 31
9 Canadian Millers		28,851 75		673 20		12,489 06								42 16 (a)	12,439 05
10 Caradoc Farmers'	166 00	4,757 28		200 46		158 70	50						2 21	46 66	5,331 81
11 Clinton Township		3,707 64		39 94		18 50								1 00	3,767 08
12 Culross			2,229 15		896 30	103 57									3,229 02
13 Dereham & W. Oxford		4,899 88		51 43		141 60									5,002 91
14 Dorchester, N. and S.		10,117 97		59 96		664 21									10,842 14
15 Downie			3,398 00		110 52	257 47	47 00								3,812 99
16 Dufferin Farmers'		9,800 11		64 92		399 18	16 25					617 74			10,898 20
17 Dumfries, North, and Waterloo, South	715 50		10,164 20		674 94	726 50					6,600 00		23 70	2 00	18,906 84
18 Dunwich Farmers'		5,479 30		341 05		6 97					254 16				6,081 48
19 Easthope, South			7,452 64		563 45	68 16					2,400 00				10,484 25
20 Ekfrid		4,392 58		176 45	10 60	8 13	2 00								4,589 76
21 Elma Farmers'			6,283 14		477 55	268 10								5 00	7,033 79
22 Eramosa		2,497 05		425 80		378 16		156 25							3,457 26
23 Erie Farmers'	433 00	602 85		44 95	42 75	62 59									1,186 14
24 Farmers' Central		27,229 42		27 44		743 49	3 88				1,500 00			18 00 (b)	29,522 23
25 Farmers' Union	1,489 50	18,871 39		3,248 33		1,000 26	17 06								24,626 54
26 Formosa		8,882 43		363 56		231 94		20 00				408 31			9,906 24
27 Germania		5,827 55		174 90		128 85									6,131 30
28 Glangarry Farmers'		14,986 75			22 20	120 97	5 00							3 00	15,223 62
29 Grand River			7,732 09			1,136 78	21 00								7,858 06
30 Grenville Patron		16,777 66		221 08										157 80 (c)	18,314 32

	8,362 54	325 45	224 34	127 75	9,040 08 31
1 Grey and Bruce.....	817 88	29 40	50 10	.....	897 38 32
2 Guelph Township.....	15,044 05	298 75	364 30	1,166 67	16,783 77 33
3 Halton Union.....	5,525 40	335 73	238 02	15 63	7,236 96 34
4 Hamilton Township.....	831 07	88 30	216 40	.....	1,135 77 35
5 Hay Township.....	.....	148 23	87 27	.....	1,914 39 36
6 Hopewell Creek.....	21,713 09	490 10	1,069 11	60	23,328 10 37
7 Howick Farmers'.....	9,407 75	157 75	24 07	37 15	9,622 72 38
8 Howard Farmers'.....	7,067 40	297 14	464 61	7 70	7,836 85 39
9 Kent and Essex.....	19,403 37	2,391 95	1,600 68	58 55	20,536 55 40
10 Lambton Farmers'.....	19,960 93	410 55	163 62	20 00	20,535 10 41
11 Lanark Farmers'.....	5,451 20	76 95	25 65	.....	5,553 80 42
12 Lennox and Addington.....	3,291 16	33 38	301 81	.....	3,626 95 43
13 Lobo.....	5,465 09	238 20	604 14	60	(f) 6,307 73 44
14 London Township.....	1,876 42	313 65	236 89	.....	2,426 96 45
15 McGillivray.....	7,149 70	320 40	77 36	.....	7,547 46 46
16 McKillop.....	15,070 10	559 05	1,591 80	179 80	(g) 17,462 10 47
17 Maple Leaf.....	5,688 29	210 75	332 21	10 23	6,301 48 48
18 Nichol Mutual.....	734 49	765 51	431 00	80 84	(h) 12,336 08 49
19 Nissouri.....	7,055 25	91 82	.....	13 70	17,012 27 50
20 Norfolk Farmers'.....	2,788 04	148 02	60 65	6 00	3,002 71 51
21 North Kent.....	.....	.....	14 70	1 00	4,904 58 52
22 Oneida Farmers'.....	.....	.....	65 05	1,978 95	3,693 07 53
23 Osgoode.....	3,628 02	478 40	6 74	.....	10,217 39 54
24 Other Mutual.....	491 00	.....	.....	1,732 40	5,151 96 55
25 Oxford Farmers'.....	2,966 81	432 75	.....	.....	15,999 31 56
26 Peel and Maryboro.....	14,818 95	646 65	475 71	.....	(i) 23,823 44 57
27 Peel County Farmers'.....	22,305 59	154 70	1,363 15	58 00	(j) 9,583 21 58
28 Prescott Farmers'.....	8,741 60	28 88	812 73	.....	(k) 3,154 08 59
29 Puslinch.....	2,814 60	272 40	66 03	.....	11,206 57 60
30 Saltfleet and Binbrook.....	8,638 47	2,325 61	231 99	10 50	6,869 66 61
31 Southold Farmers'.....	4,839 43	568 23	12 00	.....	33,976 27 62
32 Sydenham.....	32,349 05	429 38	764 39	10 15	12,144 78 63
33 Townsend Farmers'.....	4,388 51	106 76	15 25	.....	8,541 35 64
34 Usborne and Hibbert.....	7,757 45	161 35	620 55	.....	7,046 60 65
35 Walpole Farmers'.....	105 00	367 87	3 55	10 50	(l) 18,326 77 66
36 Waterloo, North.....	15,732 12	1,293 78	1,300 87	.....	10,925 32 67
37 Wawanosh, West.....	10,575 65	91 90	240 22	13 05	(m) 5,823 08 68
38 Wawanosh, East.....	4,786 69	.....	1,036 39	4 50	(n) 2,074 92 69
39 Westminister Twp.....	1,932 91	57 75	84 26	.....	11,462 86 70
40 Williams, East.....	1,910 90	.....	50 12	.....	.....
41 Yarmouth.....	9,484 03	4 31	.....	.....	.....
Totals.....	5,385 49 477,713 48 124 191 72 16,158 38 10,703 81 36,198 29 479 28 1,410 42 93 89 29,760 51 1,131 32 68 16 1,082 27 704,377 02				

a. Not including \$11,764.18 from matured investments.
b. Not including \$100.00 from repayment on mortgage.
c. Not including \$1,000.00 from matured debentures.
d. Not including \$500.00 from repayment on mortgage.

e. Not including \$2,818.02 from matured debentures.
f. Not including \$2,000.00 from matured debentures.
g. Not including \$200.38 from matured debentures.
h. Not including \$5,000.00 from matured investment.

i. Not including \$2,000.00 from matured debentures.
j. Not including \$1,450.00 from matured debentures.
k. Not including \$2,100.00 from repayment on mortgages.
l. Not including \$1,728 from matured debentures.

PURELY MUTUAL FIRE INSURANCE COMPANIES.
EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Expenses of Management.

Name of Company.	Agents' Com- mission, etc.	Law, arbitra- tion and Division Court costs.	Interest.	Statutory as- essment and license fees.	Salaries and general ex- pense account.	Total expen- ses of manage- ment.	Losses.	Re-insurance.	Refund, rebate and returns.	Payment of loans.	All other expenditure.	Total.
1 Algoma Mutual.....	588 00			15 90	1,147 07	1,750 97	1,938 12		57 22		23 05	3,789 36 1
2 Amherst Island	193 43			7 35	138 41	339 19	1,482 54		3 46			1,825 19 2
3 Ayr Farmers'.....				43 00	1,431 73	1,474 73	3,081 96		3 25			4,559 94 3
4 Bay of Quinte.....	1,080 97			22 37	1,302 39	2,405 73	8,423 18		104 95			10,933 86 4
5 Bertie & Willoughby				32 80	1,002 94	1,035 74	7,930 87		102 74		65 00	9,134 35 5
6 Blanshard				20 37	344 83	365 20	992 00					1,357 20 6
7 Bleinheim, North....			96 65	24 14	889 30	1,010 69	2,263 25			2,100 00		5,373 94 7
8 Brant County.....	1,102 00			47 26	1,535 17	2,684 43	7,110 48	1,018 31	149 98			10,963 20 8
9 Canadian Millers'...				16 40	5,836 34	5,852 74	11,093 54	56 75	782 52		(a) 6,855 07	(b) 24,640 62 9
10 Caradoc Farmers'...	166 00	181 40	5 60	23 34	738 13	1,114 47	4,272 09		124 31			5,510 87 10
11 Clinton Township...	27 10			23 10	545 55	505 75	3,487 00		34 47			4,117 22 11
12 Culross.....	144 00	1 00		19 39	412 32	576 71	480 30		1 70			1,059 01 12
13 Dereham & W.Oxford				27 29	933 49	960 78	10,041 08		74 01			11,075 87 13
14 Dorchester, N. & S.	398 30	6 00		49 51	1,017 33	1,471 14	5,133 08		346 36			7,016 58 14
15 Downie.....				30 61	531 02	561 63	5,041 26		4 14			5,607 03 15
16 Dufferin Farmers'...	626 25			47 29	1,263 41	1,876 95	8,848 97		91 25			10,817 17 16
17 Dumfries, North, and Waterloo, South.....		5 00	267 70	60 23	2,170 73	2,503 66	7,287 42			6,600 00		16,391 08 17
18 Dunwich Farmers' ..	107 50		31 35	29 50	606 20	774 55	4,306 67		92 59	1,000 00		6,173 81 18
19 Easthope, South.....			31 20	43 02	756 20	830 42	6,112 85			2,400 00		9,343 27 19
20 Elkfrid				23 98	501 00	524 98	2,326 39		90 92			2,942 29 20
21 Elma Farmers'.....				44 54	644 45	688 99	6,405 21		44 55			7,138 75 21
22 Eramosa	200 00			17 82	357 87	575 69	2,170 27	256 75	61 50			3,064 21 22
23 Erie Farmers'.....	216 50			24 32	464 64	705 46	18 70		25 86			750 02 23
24 Farmers' Central....	1,247 50	47 33	37 50	123 85	3,428 40	4,884 58	20,915 89	118 05	168 31	1,500 00	31 04	27,617 87 25
25 Farmers' Union.....	3,351 00			87 67	1,889 29	5,327 06	20,224 77	6 00	658 96			(c) 26,217 69 26
26 Formosa.....	516 36	31 18		76 10	1,460 76	2,084 40	7,851 85	84 67	141 50			10,162 42 26
27 Germania.....	189 50	80 00		37 63	1,129 72	1,436 85	3,822 95	15 22	35 23			5,310 25 27
28 Glangarry Farmers'...	1,212 00	5 00		60 67	1,321 41	2,589 08	13,964 80		265 08			16,828 96 28
29 Grand River.....				27 92	684 55	712 47	4,693 35		7 95			5,323 77 29
30 Grenville Patron.....				80 51	1,980 95	2,061 46	10,423 32		174 89			(d) 12,659 87 30
31 Grey and Bruce.....	1,403 65			40 65	1,271 53	2,715 83	6,931 05		88 40			9,735 28 31

FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.

COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Gross amount at risk on mutual plan.	Premium notes net unassessed.	Surplus of gen- eral assets over liabilities.	New business taken during 1915.	Premium notes taken during year 1915.
	\$	\$	\$	\$	\$
Algoma Mutual.....	1,245,491 00	24,707 32	28,875 05	478,771 00	14,363 13
Amherst Island.....	264,225 00	8,418 91	11,837 32	119,715 00	4,771 40
Ayr Farmers'.....	4,417,065 00	174,430 93	184,151 45	1,158,825 00	49,274 00
Bay of Quinte.....	2,098,940 00	52,707 40	55,721 60	826,270 00	24,861 00
Bertie and Willoughby.....	3,455,923 00	92,640 75	102,138 20	1,319,428 00	40,203 54
Blanshard.....	1,874,500 00	55,601 15	63,605 81	656,865 00	21,540 04
Blenheim, North.....	2,191,985 00	94,349 76	95,863 11	659,705 00	30,763 00
Brant County.....	4,653,832 00	94,397 59	108,059 61	1,285,595 00	34,503 27
Canadian Millers'.....	1,173,520 00	86,571 40	341,371 58	455,440 00	51,456 00
Caradoc Farmers'.....	2,098,026 00	54,381 54	58,383 67	775,426 00	23,262 78
Clinton Township.....	2,163,110 00	70,852 27	71,792 85	718,605 00	25,953 00
Culross.....	1,720,600 00	62,412 46	69,204 95	602,300 00	24,092 00
Dereham and West Oxford.....	2,578,554 00	94,421 33	95,729 66	867,225 00	35,715 15
Dorchester, N. and S.....	5,122,295 00	134,067 43	159,529 40	1,932,550 00	57,976 50
Downie Mutual.....	3,973,665 00	86,598 15	93,515 86	1,163,085 00	34,892 55
Dufferin Farmers'.....	4,896,680 00	147,650 15	158,513 91	1,742,815 00	60,614 14
Dunfries, N., and Waterloo, S.....	6,509,375 00	260,438 12	272,107 68	2,060,125 00	89,107 00
Dunwich Farmers'.....	2,913,200 00	103,426 28	103,751 23	984,615 00	39,384 60
Easthope South.....	4,286,420 00	190,673 41	196,086 62	1,186,140 00	59,297 00
Economical Mutual.....	5,535,328 00	219,756 92	690,977 56	2,088,883 00	134,333 59
Ekfrid.....	2,307,685 00	60,392 05	62,766 30	899,975 00	26,999 25
Elma Farmers'.....	4,619,985 00	210,523 91	221,879 56	1,418,625 00	70,931 25
Eramosa Mutual.....	1,516,095 00	59,732 35	71,119 66	561,720 00	26,136 50
Erle Farmers'.....	2,313,030 00	87,559 09	90,428 73	750,935 00	30,141 00
Farmers' Central.....	14,446,890 00	344,216 04	357,338 29	4,894,677 00	136,632 00
Farmers' Union.....	9,748,400 00	262,417 20	294,449 40	3,200,537 00	109,388 01
Fire Insurance Exchange.....	626,873 00	7,859 50	68,949 27	654,673 00	17,386 18
Formosa Mutual.....	7,701,843 00	227,379 51	234,458 01	2,506,075 00	82,981 00
Germania Farmers'.....	3,756,888 00	134,071 40	140,572 49	872,365 00	34,894 60
Glengarry Farmers'.....	4,203,075 00	138,904 00	146,428 75	2,008,200 00	60,246 00

31	Gore District	5,805,243.66	240,520.00	806,127.58	2,097,294.00	143,279.00	31
32	Grand River	2,687,638.00	74,277.48	78,833.16	1,030,045.00	32,229.96	32
33	Grenville Patron	8,601,955.00	223,528.44	253,431.96	2,873,330.00	86,199.90	33
34	Grey and Bruce	4,404,721.85	122,254.36	128,657.30	1,609,670.00	52,364.00	34
35	Guelph Township	502,955.00	21,955.98	24,005.80	189,050.00	8,805.50	35
36	Haltou Union	7,127,785.00	196,504.15	204,095.73	2,624,285.00	89,563.20	36
37	Hamilton Township	2,844,555.00	76,622.53	87,675.37	808,790.00	29,926.30	37
38	Hand-in-Hand	1,167,417.00	10,624.53	131,360.91	1,191,417.00	28,827.00	38
39	Hav Township	5,042,545.00	188,634.84	193,027.82	1,417,105.00	58,212.00	39
40	Hopewell Creek	1,011,614.00	49,114.00	51,727.80	326,865.00	16,783.50	40
41	Howard Farmers'	4,770,825.00	124,932.85	125,374.47	1,827,800.00	54,822.00	41
42	Howick Farmers'	11,419,877.00	517,271.84	547,820.78	3,356,825.00	167,841.25	42
43	Kent and Essex	2,661,295.00	64,384.92	75,023.08	1,052,190.00	29,790.54	43
44	Lambton Farmers'	8,666,236.00	108,500.52	136,589.10	2,955,180.00	39,092.60	44
45	Lanark County Farmers'	7,897,665.00	193,340.71	203,155.35	2,671,967.00	79,471.06	45
46	Lenoix and Addington	1,719,834.00	49,598.24	52,436.65	700,604.00	24,512.69	46
47	Lobo	1,444,018.00	29,783.34	37,556.14	540,830.00	16,224.90	47
48	London Township	2,678,619.00	67,311.99	85,323.57	956,247.00	28,730.91	48
49	McGillivray	684,655.00	15,309.23	20,964.70	271,850.00	8,155.50	49
50	McKillop	4,197,170.00	145,370.00	151,286.04	1,243,410.00	49,602.00	50
51	Maple Leaf	6,099,845.00	149,227.75	191,638.32	2,153,700.00	69,517.10	51
52	Metropolitan	32,880.00	2,036.48	5,101.79	12,350.00	1,294.50	52
53	Millers' and Manufacturers'	1,793,547.00	24,887.74	129,327.33	2,137,069.00	69,145.92	53
54	Monarch	336,394.00	6,422.09	21,827.89	350,544.00	2,446.56	54
55	Nichol Mutual	3,008,971.00	85,293.26	95,067.00	985,830.00	32,304.25	55
56	Nissouri	6,316,028.00	270,118.79	279,558.37	2,422,720.00	110,427.00	56
57	Norfolk Farmers'	2,277,635.00	75,377.20	79,548.81	680,230.00	27,209.20	57
58	North Kent	1,420,429.50	57,560.12	41,122.22	626,350.00	18,730.50	58
59	Oacida Farmers'	951,058.00	23,622.50	24,634.53	364,853.00	11,119.34	59
60	Osgoode	952,730.00	41,920.12	45,667.03	604,670.00	30,233.50	60
61	Otter Mutual	4,682,535.00	172,762.85	172,770.98	1,283,400.00	54,855.00	61
62	Oxford Farmers'	1,694,200.00	55,486.08	51,499.63	582,810.00	21,814.00	62
63	Peel and Maryboro'	7,779,425.00	122,208.45	139,084.85	2,558,400.00	51,036.50	63
64	Peel County	9,516,280.75	265,771.03	296,204.66	3,507,215.00	118,642.05	64
65	Perth	10,920,399.00	167,158.74	598,219.32	4,126,842.00	102,072.22	65
66	Prescott	3,526,430.00	86,846.62	103,819.41	1,430,760.00	42,922.80	66
67	Preslinch	1,984,895.00	54,904.00	58,611.46	733,265.00	22,255.95	67
68	Saltfleet and Binbrook	3,107,475.00	115,645.65	132,253.38	925,375.00	39,661.81	68
69	Southwold	1,848,605.00	62,043.55	66,068.83	537,850.00	21,514.00	69
70	Sydenham	14,431,402.00	345,739.46	373,072.33	1,927,258.00	142,889.75	70
71	Townsend	2,069,830.00	48,369.47	45,412.81	782,860.00	23,896.01	71
72	Ushaw and Hibbert	5,484,130.00	144,020.65	160,752.72	1,421,195.00	42,238.43	72
73	Walpole Farmers'	2,292,538.00	79,492.29	81,032.02	586,950.00	23,817.55	73
74	Waterloo Mutual	10,918,619.00	254,594.67	775,053.82	4,033,711.09	150,136.80	74

FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES. — *Concluded*
 COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1915. — *Concluded*.

Name of Company.	Gross amount at risk on mutual plan.		Premium notes net unassessed.		Surplus of gen- eral assets over liabilities.		New business taken during 1915.		Premium notes taken during year 1915	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Waterloo North.....	11,706	770 00	558,865	72	598,467	81	3,548	288 00	178,108	00
Wawanosh West.....	5,381	100 00	188,884	95	196,366	10	1,394	525 00	55,781	00
Wellington Mutual.....	611	775 00	22,970	38	55,731	74	225	320 00	14,811	92
Westminster Township.....	2,208	000 00	57,703	56	80,793	34	888	090 00	26,642	70
Williams East.....	805	850 00	20,142	34	23,376	12	294	955 00	8,848	65
Yarmouth	2,345	731 00	55,543	83	59,077	41	781	925 00	23,131	13
Totals.....	327,364	716 76	9,756,638	62	13,036,756	92	113,831	129 00	4,053,987	43

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MISCELLANEOUS TABLES

Showing particulars of Fire Losses in Ontario for years 1906 to 1915, inclusive.

Showing also totals, averages and percentages in respect of Farm Mutual Insurance for the thirty years, 1886 to 1915, inclusive.

TABLE SHOWING: 1. The amount paid for losses caused by fire in the Province, years 1906 to 1915, both inclusive—as reported to the Department of Insurance for Ontario by Provincial licensees. 2. The amount paid for such losses caused by incendiarism or supposed incendiarism. 3. The amount paid for such losses caused by lightning.

Year.	Class of Company.	Amount paid for losses caused by fire in the Province during the year, as reported to the Department of Insurance for Ontario by Provincial Licensees.		Amount paid for such losses reported to have been caused by incendiarism or supposed incendiarism.		Amount paid for such losses reported to have been caused by lightning.	
		\$	c.	\$	c.	\$	c.
1905	71 Purely Mutual Companies.....	270,994	17	8,378	35	84,772	18
	13 Cash-Mutual Companies.....	601,654	29	27,732	37	43,049	51
	3 Stock Companies.....	82,072	16	1,155	80	2,766	54
1906	87 Companies.....	954,720	62	37,266	52	130,588	23
	69 Purely Mutual Companies.....	353,294	80	8,145	21	171,491	46
	14 Cash-Mutual Companies.....	694,649	62	30,270	64	31,982	48
	3 Stock Companies.....	94,065	33	1,048	92	2,061	63
1907	86 Companies.....	1,142,009	75	39,464	77	205,535	57
	69 Purely Mutual Companies.....	301,450	52	5,449	57	124,026	27
	14 Cash-Mutual Companies.....	794,436	00	17,648	17	37,300	59
	3 Stock Companies.....	182,603	58	2,591	13	134	58
1908	86 Companies.....	1,278,490	10	25,688	87	161,461	44
	69 Purely Mutual Companies.....	374,602	38	9,679	37	139,904	75
	13 Cash-Mutual Companies.....	778,780	13	13,774	05	26,777	14
	4 Stock Companies.....	234,149	65	3,542	29	3,505	31
1909	86 Companies.....	1,387,532	16	26,995	71	170,187	20
	68 Purely Mutual Companies.....	297,333	88	11,667	75	120,573	49
	13 Cash-Mutual Companies.....	657,028	47	18,735	79	38,845	94
	5 Stock Companies.....	167,596	82	7,007	66	514	86
1910	86 Companies.....	1,121,959	17	37,411	20	159,934	29
	69 Purely Mutual Companies.....	409,451	68	12,075	15	201,057	36
	13 Cash Mutual Companies.....	663,660	16	1,886	86	41,252	11
	5 Stock Companies.....	167,649	23	4,266	67	2,600	61
1911	87 Companies.....	1,240,761	07	25,970	68	244,910	08
	69 Purely Mutual Companies.....	469,671	16	12,167	05	207,181	80
	13 Cash-Mutual Companies.....	534,012	00	2,897	45	50,979	95
	6 Stock Companies.....	192,012	12	2,394	78	4,495	26
1912	88 Companies.....	1,195,695	28	17,459	28	262,657	01
	69 Purely Mutual Companies.....	408,326	46	12,797	00	216,711	11
	13 Cash-Mutual Companies.....	610,501	45	5,711	00	32,289	87
	6 Stock Companies.....	205,683	00	4,269	35	13,281	13
1913	88 Companies.....	1,224,510	91	22,777	35	262,282	11
	69 Purely Mutual Companies.....	515,045	72	12,539	35	230,479	25
	12 Cash-Mutual Companies.....	757,015	44	18,946	22	65,301	99
	5 Stock Companies.....	187,845	75	954	27	9,323	11
1914	86 Companies.....	1,459,906	91	32,439	84	305,104	35
	70 Purely Mutual Companies.....	436,125	51	13,150	96	172,822	26
	11 Cash-Mutual Companies.....	732,180	78	20,533	56	34,675	28
	5 Stock Companies.....	223,380	17	3,818	36	3,991	90
1915	86 Companies.....	1,391,686	46	37,502	88	211,489	44
	70 Purely Mutual Companies.....	446,553	65	10,118	67	126,368	01
	10 Cash-Mutual Companies.....	520,383	15	16,634	60	20,832	71
	5 Stock Companies.....	277,882	86	3,264	48	1,803	10
	85 Companies.....	1,244,819	66	30,017	75	149,003	82

FIRE INSURANCE PURELY MUTUAL COMPANIES.

Comparative Table showing by years the Number of Companies, Total Assets, Total Liabilities, Total Net Amount at Risk, Total Cost of Management and Total Amount of Losses Paid, for the 30 years from 1886 to 1915, inclusive.

Year.	Number of Companies.	Total Assets.	Total Liabilities.	Total Net Amount at Risk.	Total Cost of Management.	Total Amount of Losses Paid
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1886	57	2,465,817.96	48,229.59	75,375,688.00	65,853.76	122,492.47
1887	60	2,715,532.61	53,105.04	80,897,187.00	70,042.62	154,289.31
1888	59	2,904,606.67	39,434.73	83,929,092.00	74,631.36	153,585.69
1889	58	2,754,690.34	45,990.81	84,946,603.00	65,366.26	156,060.38
1890	58	2,732,033.78	38,384.15	81,641,482.00	58,817.35	137,803.31
1891	59	2,934,421.43	51,556.40	84,567,422.00	58,573.89	127,317.89
1892	61	3,097,762.62	34,437.25	89,358,018.00	57,198.32	158,007.85
1893	60	3,181,978.22	41,872.42	92,970,899.00	50,267.00	158,370.98
1894	63	3,316,279.75	61,585.52	99,426,630.00	55,002.38	219,057.54
1895	69	3,451,229.76	47,221.25	104,046,645.00	61,038.58	206,603.36
1896	72	3,644,162.96	55,523.19	109,617,060.00	63,721.18	187,916.45
1897	72	3,829,599.26	49,801.99	114,809,593.00	63,790.58	169,281.88
1898	75	4,097,623.98	63,226.47	121,965,359.00	67,544.96	224,747.15
1899	75	4,312,225.58	44,978.15	125,677,413.00	69,913.00	167,639.29
1900	74	4,563,701.89	42,111.65	133,274,373.00	65,451.45	219,699.12
1901	75	4,909,905.31	43,170.84	142,878,557.00	69,547.83	191,872.70
1902	74	5,263,370.54	33,379.76	150,981,746.00	71,022.23	202,472.02
1903	73	5,592,038.34	33,187.04	160,385,333.00	74,380.42	255,227.06
1904	72	5,907,474.01	30,841.27	169,847,278.00	78,315.96	279,325.92
1905	70	6,246,102.55	17,654.85	179,925,052.00	79,574.83	270,772.86
1906	69	6,546,964.45	15,885.74	190,139,952.00	85,601.85	359,980.45
1907	69	6,959,999.47	21,507.51	201,055,392.00	86,070.51	303,924.51
1908	69	7,243,527.16	38,331.27	210,097,305.00	91,123.04	374,593.39
1909	68	7,678,295.81	26,043.62	220,054,980.00	95,764.15	297,459.88
1910	69	8,025,136.85	17,767.24	231,991,755.00	101,345.51	409,451.68
1911	69	8,383,438.60	23,620.86	244,064,150.00	107,189.31	469,671.16
1912	69	8,714,406.51	20,344.37	255,573,924.64	112,707.67	408,326.46
1913	69	9,017,764.20	27,219.55	266,766,720.77	121,415.61	515,045.72
1914	70	9,418,246.92	37,274.82	276,865,089.54	115,922.54	436,125.51
1915	70	9,785,510.19	31,776.48	288,858,552.43	124,821.93	446,553.65

* Total amount paid for Losses by Purely Mutual Companies for the 30 years, 1886 to 1915, both inclusive, \$7,783,675.64.

FIRE INSURANCE PURELY MUTUAL COMPANIES.

COMPARATIVE TABLE SHOWING BY YEARS, AVERAGES AND PERCENTAGES FOR THE 30 YEARS FROM 1886 TO 1915, INCLUSIVE.

Year.	Number of companies.	Average assets.		Average liabilities.		Average surplus.		Average net amount at risk.		Percentage of average surplus to average amount at risk.		Average cost of management.		Percentage of average cost of management to average amount at risk.		Average amount paid for losses.		Percentage of average amount paid for losses to average amount at risk.		Total percentage of average cost of management to average amount at risk.	
		\$	c.	\$	c.	\$	c.	\$	c.			\$	c.			\$	c.			*	
1886	57	43,259	96	846	13	42,413	83	1,322	380	3.207		1,155	32	.0873		2,148	99	.162		.2493	
1887	60	45,258	87	885	38	44,373	79	1,348	286	3.291		1,167	37	.0865		2,571	48	.190		.2765	
1888	59	49,230	62	668	38	48,562	24	1,422	526	3.413		1,264	93	.0889		2,603	14	.182		.2709	
1889	58	47,494	66	792	94	46,701	72	1,464	596	3.188		1,127	00	.0769		2,690	69	.183		.2599	
1890	58	47,104	03	661	79	46,442	24	1,407	611	3.299		1,014	09	.0720		2,375	91	.168		.2400	
1891	59	49,735	95	873	83	48,862	12	1,433	346	3.408		992	77	.0692		2,157	93	.150		.2192	
1892	61	50,782	99	564	54	50,218	45	1,464	885	3.428		937	67	.0640		2,590	29	.176		.2400	
1893	60	53,032	97	697	87	52,335	10	1,549	514	3.377		837	78	.0540		2,639	51	.170		.2240	
1894	63	52,639	36	977	54	51,661	82	1,578	200	3.273		873	05	.0553		3,477	10	.220		.2753	
1895	69	50,017	82	684	36	49,333	46	1,507	922	3.271		884	61	.0586		2,994	25	.198		.2566	
1896	72	50,613	37	771	15	49,842	22	1,522	459	3.273		885	01	.0581		2,609	95	.171		.2291	
1897	77	53,188	87	691	69	52,497	18	1,594	577	3.292		885	98	.0555		2,351	13	.147		.2025	
1898	75	54,634	98	843	01	53,791	97	1,626	204	3.307		900	59	.0553		2,996	62	.184		.2393	
1899	75	57,496	34	599	70	56,896	64	1,675	698	3.395		932	17	.0556		2,235	19	.133		.1886	
1900	74	61,671	64	569	07	61,102	57	1,801	005	3.392		984	47	.0491		2,968	90	.164		.2131	
1901	75	65,465	40	575	61	64,889	79	1,905	047	3.406		927	30	.0486		2,558	30	.134		.1826	
1902	74	71,126	62	451	07	70,675	55	2,040	293	3.463		959	75	.0470		2,736	10	.134		.1810	
1903	73	76,603	26	454	61	76,148	65	2,197	059	3.465		1,018	90	.0463		3,496	26	.159		.2053	
1904	72	82,048	25	428	35	81,619	90	2,358	989	3.459		1,087	72	.0461		3,879	52	.164		.2101	
1905	70	89,230	03	252	21	88,977	82	2,570	557	3.461		1,136	78	.0442		3,868	18	.150		.1942	
1906	69	94,883	54	230	22	94,653	32	2,755	651	3.434		1,240	60	.0450		5,217	10	.189		.2340	
1907	69	100,889	55	311	70	100,557	85	2,913	846	3.451		1,247	39	.0428		4,404	70	.151		.1938	
1908	69	104,978	65	555	52	104,423	13	3,044	888	3.429		1,408	29	.0433		5,422	88	.178		.2213	
1909	68	112,916	11	382	99	112,533	12	3,236	102	3.477		1,408	62	.0435		4,374	41	.135		.1785	
1910	69	116,309	59	251	71	116,057	88	3,362	331	3.451		1,470	75	.0437		5,931	90	.176		.2197	
1911	69	121,569	36	389	43	121,179	98	3,551	368	3.412		1,540	46	.0433		6,806	82	.191		.2343	
1912	69	126,295	74	294	84	126,000	90	3,703	969	3.401		1,633	44	.0440		5,917	77	.159		.2038	
1913	69	130,692	23	394	48	130,279	83	3,866	184	3.369		1,759	64	.0455		7,464	43	.193		.2385	
1914	70	134,546	38	532	49	134,014	43	3,955	215	3.388		1,656	03	.0418		6,230	34	.157		.1988	
1915	70	139,793	00	453	95	139,343	70	4,126	550	3.376		1,783	17	.0430		6,379	33	.154		.1970	

*The figures in this column read as cents give the average cost per \$100 of insurance per annum, that is, .2493 = 24 ⁹³/₁₀₀ cents.

WEATHER INSURANCE COMPANIES

(Mutual—R.S.O. 1914, Chap. 183, Part III.)

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE.

HURON WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, ZURICH, ONT.

Commenced business 31st May, 1906.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

W. T. Caldwell	Hensall (R.R. 2), Ont.
James Scott	Cromarty, Ont.
S. Brokenshire	Crediton (R.R. 2), Ont.
Benson Williams	Exeter, Ont.
Henry Rau	Zurich, Ont.
D. Fotheringham	Brucefield (R.R. 1), Ont.
Wm. B. Battler	Zurich, Ont.
Roger Northcote	Exeter, Ont.
Moses Geiger	Zurich, Ont.

Officers:

W. T. Caldwell, President	Hensall (R.R. 2), Ont.
James Scott, Vice-President	Cromarty, Ont.
A. G. Smillie, Secretary-Treasurer	Seaforth, Ont.

Auditors:

John Campbell	Exeter, Ont.
Henry Strang	Hensall (R.R. 1), Ont.

Unassessed premium note capital, \$91,865.80.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash on hand at head office	\$124 51	
Cash in Molsons Bank, Hensall, Ont.	4,117 10	
Cash in Dominion Bank, Seaforth, Ont.	97 01	
		\$4,338 62
Amount unpaid for fixed payments of 1915		485 65
Amount of premium notes in force, after deducting all payments thereon and assessments levied		91,865 80
Office furniture (not extended)	\$50 00	
Total assets		<u>\$96,690 07</u>

LIABILITIES.

Amount of supposed or reported losses	\$21 00,
Total liabilities	<u>21 00</u>

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$1,009 98
Held by agents for fees (not extended)	682 00
Cash received for fixed payments due in 1915	\$5,014 15
" fixed payments due in prior years	291 20
" interest	41 95
Total receipts	<u>\$5,347 30</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission	\$220 65
" investigation of claims	46 60
" statutory assessment and license fee	28 72
" printing, stationery and advertising	102 25
" salaries, directors' and auditors' fees	704 50
" postage, telephone, telegrams and express	90 85
" rent (directors' meetings)	11 00
" travelling expenses	280 50
Total expenses of management	<u>\$1,485 04</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1915	52 30
" losses which occurred during 1915	471 54
" rebate	9 75

Total expenditure	<u>\$2,018 66</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$2,524,720 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	2,452	\$2,657,205 00
Policies new and renewed during 1915	682	782,150 00
Gross number and amount in force during 1915	3,134	\$3,439,355 00
Less expired and cancelled in 1915	886	914,635 00
Net risks in force 31st December, 1915	2,248	<u>\$2,524,720 00</u>

PREMIUM NOTES

On Policies in force 31st December, 1915.

Amount of face of all premium notes held by Company and legally liable to assessment	\$109,994 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	91,865 80
Amount of premium notes received during the year 1915	34,956 00
Payments on premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	1,747 80

ONTARIO FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, GRAND VALLEY, ONT.

Commenced business 1st August, 1904.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Wm. Park	Orton (R.R.), Ont.
Willis Potter	Waldemar (R.R.), Ont.
W. A. Wansborough	Grand Valley, Ont.
Edward Archibald	Grand Valley (R.R. 2), Ont.
John Sime	Grand Valley, Ont.
Wm. Scaife	Orton (R.R.), Ont.
James Corbett	Riverview, Ont.
F. H. Neil	Lucan, Ont.
M. Baker	Rodney (R.R.), Ont.
W. J. Jelly	Waldemar (R.R. 1), Ont.
N. J. Stanley	Denfield (R.R.), Ont.
John S. Ross	Jarvis, Ont.

Officers:

Wm. Park, President	Orton (R.R.), Ont.
Willis Potter, Vice-President	Waldemar (R.R.), Ont.
W. A. Wansborough, Secretary-Treasurer	Grand Valley, Ont.

Auditors:

E. H. Lindsay	Grand Valley, Ont.
J. A. Richardson	Grand Valley, Ont.

Unassessed premium note capital, \$175,336.40.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value of mortgages		\$5,500 00
Cash at head office	\$0 60	
Cash in Bank of Toronto, Stayner	2 00	
" Royal Bank, Grand Valley	3,938 30	
" The Union Bank, Shelburne	42 38	
" Home Bank, in various branches	82 08	
" Standard Bank, Lucan, Ont.	99 43	
" Huron and Erie Loan and Savings Co., London, Ont. ..	31 76	
" Merchants Bank, in various branches	29 57	
" Dominion Bank, St. Thomas, Ont.	43 77	
" Canadian Bank of Commerce, Brantford, Ont.	7 00	
" Bank of Hamilton, various branches	88 30	
" Sterling Bank, Monkton, Ont.	4 35	
" Bank of British North America, London, Ont.	203 09	
		4,572 63

Amount unpaid of fixed payments of 1915	1,799 75
Amount of premium notes, after deducting all payments thereon and assessments levied	175,336 40
Office furniture and safe (not extended)	\$300 00

Total assets	<u>\$187,208 78</u>
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LIABILITIES.

Amount of taxes	\$33 49
" rent	69 00
Total liabilities	<u>\$102 49</u>

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$739 46
Cash received as fixed payments due in 1915	\$12,768 72
" fixed payments due in prior years	351 05
" assessment levied in years prior to 1915	17 85
" interest	329 14
" transfer fees	33 20
" paid in advance	27 30
" overpaid	166 40
" all other	76 09
" repayment on mortgage (not extended)	\$100 00
Total	<u>\$13,769 75</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission	\$943 37
" fuel and light	67 34
" interest	62 45
" investigation and adjustment of claims	161 60
" statutory assessment and license fee	65 26
" travelling expenses	347 17
" salaries, directors' and auditors' fees	2,263 50
" printing, stationery and advertising	233 47
" rent	78 00
" postage, telephone, telegrams and express	484 00
" other expenses	3 00
Total expenses of management	<u>\$4,709 16</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1915	154 75
" losses which occurred during 1915	1,933 77
" repayment of loans	3,000 00
" rebates	238 90
Total expenditure	<u>\$10,036 58</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$6,670,770 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	6,534	\$6,750,927 00
Policies new and renewed during 1915	1,767	1,906,495 00
Gross number and amount in force during 1915	8,301	\$8,657,422 00
Less expired and cancelled in 1915	1,904	1,986,652 00
Net risks in force at 31st December, 1915	6,397	\$6,670,770 00

PREMIUM NOTES

On Policies in force 31st December, 1915.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$205,633 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	175,336 40
Amount of premium notes received during the year	59,453 40
Amount of premium notes of 1915, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1915	4,579 11

WESTERN FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, WOODSTOCK, ONT.

Commenced business 22nd January, 1906.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

George McIntosh	Embro, Ont.
D. Bonis	St. Mary's, Ont.
John Davidson	Burns, Ont.
S. R. Wallace	Burgessville, Ont.
James Donaldson	Atwood, Ont.
T. O. Robson	St. Mary's, Ont.
H. Hemsworth	Gowanstown, Ont.
W. B. Murray	Woodstock, Ont.
J. R. Murray	Embro, Ont.
J. R. Calder	Kintore, Ont.
C. N. Carroll	Norwich, Ont.
Col. Ross	Embro, Ont.
Geo. J. Meldrum	Guelph, Ont.
John McLevin	Wickson, Ont.
P. J. Payton	Stratford, Ont.

Officers:

Geo. McIntosh, President	Embro, Ont.
David Bonis, Vice-President	St. Mary's, Ont.
E. L. Sutherland, Secretary-Treasurer	Woodstock, Ont.

Auditors:

E. M. Doull	Embro, Ont.
A. L. Murray	Embro, Ont.

Unassessed premium note capital, \$158,240.42.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

Cash value bonds, debentures and securities	\$5,000 00
Cash in Royal Bank, Woodstock	17,734 85
Amount unpaid of fixed payments of 1915	2,956 64
Amount unpaid, fixed payments, prior years (not extended)....	\$2,848 11
Amount of premium notes, after deducting all payments thereon and assessments levied	158,240 42
Office furniture and safe (not extended)	\$300 00
Total assets	<u>\$183,931 91</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$9,180 86	
Cash received for application or membership fees		\$13 00
“ as fixed payments due in 1915		16,553 46
“ as fixed payments due in prior years		3,122 87
“ as interest		302 85
Total		<u>\$19,992 18</u>

EXPENDITURE.

Expenses of management:

Cash paid for commission and bonus	\$1,089 17
“ Division Court costs	71 10
“ bank exchange	51 67
“ salaries, directors' and auditors' fees	1,749 50
“ printing, stationery and advertising	444 55
“ postage, telephones, telegrams and express	188 79
“ statutory assessments and license fee	90 12
“ travelling expenses	48 50
“ organization expenses	63 87
“ taxes	9 34
“ investigation of claims	269 95
“ rent	104 00
“ collection of accounts	401 57
Total expenses of management	<u>\$4,582 13</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1915	1,437 72
“ rebates	14 50
“ other expenditure, including safe	406 18
Cash invested in debentures (not extended)	\$5,000 00

Total expenditure	<u>\$6,440 53</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1915.

	Three years.
Mutual	\$9,304,080 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1914	7,434	\$9,535,796 50
Policies new and renewed during 1915	1,719	2,289,629 00
Gross number and amount in force during 1915	9,153	\$11,825,425 00
Less expired and cancelled in 1915	2,205	\$2,521,345 00
Net risks in force 31st December, 1915	6,948	<u>\$9,304,080 00</u>

PREMIUM NOTES

On Policies in force 31st December, 1915.

Three years.

Amount of face of all premium notes held by the Company and legally liable to assessment	\$196,081 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	158,240 42
Amount of premium notes received during the year 1915	48,669 50

Weather Insurance Mutual Companies.

RECAPITULATION OF ASSETS; LIABILITIES, RECEIPTS AND EXPENDITURE.

WEATHER INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Mortgages and Debtures.	Cash.	Fixed payments of 1915 unpaid.	Assessments of 1915 unpaid.	Unassessed pre- mium note capital.	Interest accrued and all other assets.	Agents' balances.	Total assets.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Huron Weather .....	.....	4,338 62	485 65	.....	91,865 80	.....	.....	96,690 07
Ontario Farmers'	5,500 00	4,572 63	1,799 75	.....	175,336 40	.....	.....	187,208 78
Western Farmers'	5,000 00	17,734 85	2,956 64	.....	158,240 42	.....	.....	183,931 91
Totals.....	10,500 00	26,646 10	5,242 04	.....	425,442 62	.....	.....	467,830 76

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Amount of sup- posed loss.	Other liabilities.	Borrowed money and bills payable.	Interest accrued.	Total liabilities.	Number of policies in force.	Net amount of risk.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.		\$ c.
Huron Weather	21 00	.....	.....	.....	21 00	2,248	2,524,720 00
Ontario Farmers' .....	.....	102 49	.....	.....	102 49	6,397	6,670,770 00
Western Farmers' .....	.....	.....	.....	.....	.....	6,948	9,304,080 00
Totals.....	21 00	102 49	.....	.....	123 49	15,593	18,499,570 00

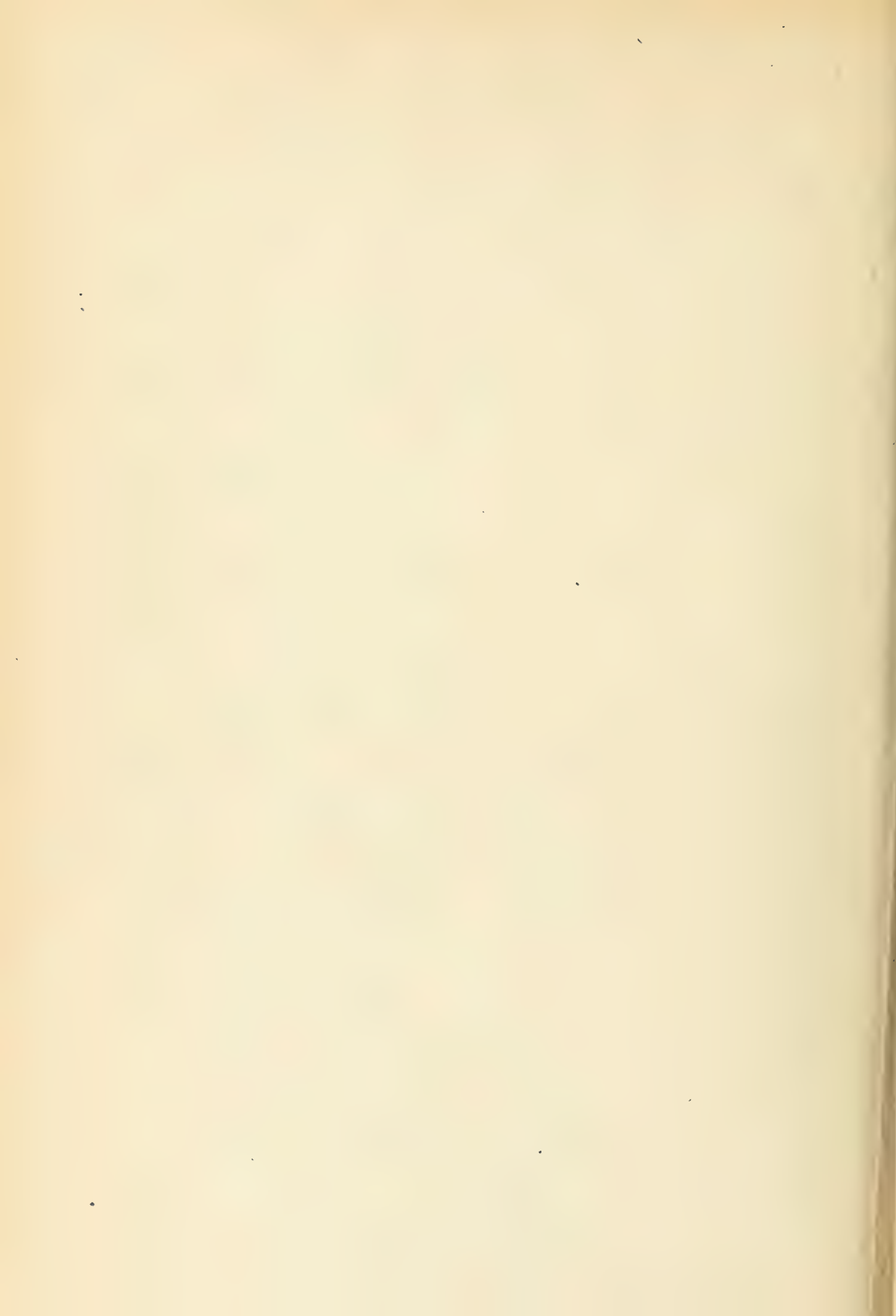
WEATHER INSURANCE COMPANIES.
INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Fixed payments of 1915.		Fixed payments of prior years.		Assessments, 1915.		Interest.		Cash borrowed.		Agents' balances.		Fees or Surveys.		All other.		Total receipts	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Huron Weather	5,014	15	291	20	.....	.....	41	95	.....	.....	.....	.....	.....	.....	.....	.....	5,347	30
Ontario Farmers'	12,768	72	351	05	17	85	329	14	.....	.....	.....	.....	33	20	269	79	13,769	75
Western Farmers'	16,553	46	3,122	87	.....	.....	302	85	.....	.....	.....	.....	13	00	.....	.....	19,932	18
Totals	34,336	33	3,765	12	17	85	673	94	.....	.....	.....	.....	46	20	269	79	39,109	23

(a) Not including \$100.00 repayment on mortgage.

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Name of Company.	Agents' commissions, etc.		Law costs.		Statutory assessments and license fees.		Interest.		Salaries and general expense account.		Total expense of management.		Borrowed money repaid.		Losses.		Rebates.		All other.		Total.		Invested (not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Huron Weather	220	65	.....	.....	28	72	.....	.....	1,235	70	1,485	07	.....	.....	523	84	9	75	.....	.....	2,018	65	.....	.....
Ontario Farmers'	943	37	.....	.....	65	26	62	45	3,638	08	4,709	16	3,000	00	2,088	32	238	90	.....	.....	10,036	58	.....	.....
Western Farmers'	1,140	84	71	10	90	12	.....	.....	3,280	07	4,582	13	.....	.....	1,437	72	14	50	406	18	6,440	53	5,000	00
Totals	2,304	86	71	10	184	10	62	45	8,153	85	10,776	36	3,000	00	4,050	08	263	15	406	18	18,435	77	5,000	00



COLUMBIA INSURANCE COMPANY
(OF JERSEY CITY, N.J.)

**INSURING VEHICLES AND OTHER PROPERTY AGAINST LOSS OR ACCIDENTAL
DAMAGE. [2 George V., Chap. 33, Sec. 13, (3), (4).]**

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE.

COLUMBIA INSURANCE COMPANY.

HEAD OFFICE, JERSEY CITY, N.J., U.S.A.

Chief Agent for Ontario: G. Temple McMurrich, Toronto, Ontario.

Commenced business 21st March, 1901.

Names and addresses of the Directors and Officers for the year 1916.

Directors:

Geo. F. Crane	.....	New York City.
H. K. Fowler	.....	New York City.
P. Beresford	.....	New York City.
A. G. Thatcher	.....	New York City.
F. T. Busk	.....	New York City.
G. D. Hallock	.....	New York City.
F. H. Canty	.....	New York City.

Officers:

Geo. F. Crane, President	.....	New York City.
H. K. Fowler, Vice-President	.....	New York City.
F. H. Canty, Secretary	.....	New York City.
H. K. Fowler, Treasurer		New York City.

Auditors:

Deloitte, Plender, Griffiths & Co.		New York City.
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Authorized Capital, \$400,000.00.

Subscribed Capital, \$400,000; Paid-up Capital, \$400,000. Securities deposited in the Treasury of Ontario, pursuant to the Ontario Insurance Act, \$40,000.00 par value.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

ASSETS.

State, provincial, county, municipal and railroad bonds	.....	\$1,002,733 26
Actual cash on hand at head office	.....	67,830 68
Cash in Bank of Nova Scotia, Toronto (deposit receipts, forming part of Ontario Government deposit)	.....	5,000 00
Cash in Sterling Bank of Canada, Toronto (deposit receipts, forming part of the Ontario Government deposit)	.....	5,000 00
Interest due or accrued and unpaid	.....	13,594 50
Premiums outstanding in course of collection	.....	123,110 15
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1915	.....	148,562 80
Total assets	.....	\$1,365,831 39

LIABILITIES.

Amount of supposed or reported losses	\$27,844 45
Amount required to re-insure all outstanding risks, being 50 per cent. of gross premiums on all policies in force 31st December, 1915	312,941 84
Amount due for printing, stationery and advertising, etc.	500 00
Amount due for commission and brokerage	15,500 00
Total liabilities	\$356,786 29
Paid-up capital stock	\$400,000 00

RECEIPTS.

Cash balance at 31st December, 1914 (not extended)	\$104,315 76
Gross premiums received in cash	\$862,986 87
Interest or dividends	41,719 03
Re-insurance on policies become claims	135,682 38
Salvage on claims	12,774 26
Cash received from investments (not extended)	\$10,009 19
Total receipts	\$1,053,162 54

EXPENDITURE.

Expenses of management:

Cash paid to agents for commission, salaries and bonus	\$129,162 94
" law costs	297 52
" investigation and adjustment of claims	876 80
" statutory assessment and license fees (Ontario)	76 59
" license fees, etc., other provinces	1,307 04
" salaries, directors' and auditors' fees	8,576 98
" printing, stationery and advertising	1,877 34
" postage, telegrams and express	1,200 45
" Surveys, boards, etc.	1,292 10
" taxes (municipal and government)	11,816 95
" all other	117 38

Total expenses of management \$156,602 09

Miscellaneous payments:

Cash paid for losses which occurred prior to 1915	51,665 92
" losses which occurred during 1915	385,865 67
" re-insurance	320,765 94
" rebate, abatement and returned premiums	117,178 67
" for securities (not extended)	\$57,578 52

Total expenditure \$1,032,078 29

MOVEMENT AND CURRENCY OF AUTOMOBILE AND OTHER INSURANCE CONTRACTS.

	Ontario.	Elsewhere.	Total.
Policies in force 31st December, 1914..	\$2,978,799 00	\$36,172,052 00	\$39,150,851 00
Policies issued in 1915, new and renewed	27,811,288 00	90,789,297 00	118,600,585 00
Gross total	\$30,790,087 00	\$126,961,349 00	\$157,751,436 00
Deduct expired and cancelled in 1915... .	28,312,962 00	96,474,925 00	124,787,887 00
Policies remaining in force 31st December, 1915	\$2,477,125 00	\$30,486,424 00	\$32,963,549 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1915.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
Union Marine Insurance Co.....	Liverpool, Eng.....	3,993	\$ 399,300	\$ 399,300
Geo. F. Crane.....	New York.....	1	100	100
H. K. Fowler.....	"	1	100	100
P. Beresford.....	"	1	100	100
A. G. Thatcher	"	1	100	100
F. T. Busk	"	1	100	100
G. D. Hallock	"	1	100	100
F. H. Canty	"	1	100	100
Totals.....	.....	4,000	\$400,000	\$400,000

INDEXES
TO
DETAILED REPORT
OF THE
Superintendent of Insurance

The following indexes comprise all insurance corporations or companies standing registered at the 1st September, 1916.

PAGE 3.—Index A: Dominion Licensees standing registered at the 1st September, 1916, being Insurance Corporations or Companies licensed and inspected by the Dominion of Canada, and registered by the Province of Ontario for the transaction of Insurance in this Province.

PAGE 9.—Index AA: Corporations or Companies registered in the Province of Ontario for the transaction of Inland or Ocean Marine Insurance, or both; also for the Investment of Surplus Funds.

PAGE 10.—Index B: Provincial Licensees standing registered at the 1st September, 1916, being Insurance Corporations licensed, inspected and registered by the Province of Ontario for the transaction of Insurance therein.

PAGE 12.—Index C: List of Underwriters registered to transact business in Ontario up to Septemebr 1st, 1916.

INDEX A: Dominion Licensees, standing registered at the 1st September, 1916.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1916.	Registry ends 1917.
A 66	Acadia Fire Insurance Company	5614	Fire Insurance	May 1.	April 30
A 44	Aetna Insurance Company of Hartford, Conn.	5683	Fire, Automobile and Tornado Insurance	"	"
A 4	Aetna Life Insurance Company of Hartford, Conn.	5682	Life Insurance	"	"
A 3	Alliance Assurance Company, Limited.	5738	Fire, Accident, Sickness and Guarantee Insurance	"	"
A103	American and Foreign Marine Insurance Company	5766	Inland Transportation Insurance	"	"
A 35	American Surety Company of New York	5714	Guarantee Insurance	"	"
A 15	Atlas Assurance Company, Limited.	5650	Fire Insurance	"	"
A 31	Boiler Inspection and Insurance Company, Canada	5665	Steam Boiler Insurance	"	"
A 18	British America Assurance Company, Toronto	5638	Fire and Hail Insurance	"	"
A 99	British Colonial Fire Insurance Company	5618	Fire Insurance	"	"
A 98	British Dominions General Insurance Company, Limited	5750	Fire Insurance	"	"
A 86	British Northwestern Fire Insurance Company	5613	Fire Insurance	"	"
A 18	Caledonian Insurance Company	5700	Fire Insurance	"	"
A 37	Canada Accident Assurance Company	5774	Accident, Sickness, Plate Glass, Burglary, and Guarantee Insurance also Fire Insurance.	"	"
A 4	Canada Life Assurance Company	5578	Life Insurance	"	"
A 77	Canada National Fire Insurance Company	5654	Fire Insurance	"	"
A 70	Canada Weather Insurance Company	5681	Insurance against "injury to property caused by cyclones, tornadoes, wind storms, frost or hail" except "with respect to property in transit on water"	"	"
A 58	Canadian Casualty and Boiler Insurance Company	5597	Accident, Sickness and Steam Boiler	"	"
A 45	Canadian Fire Insurance Company	5748	Fire Insurance	"	"
A102	Canadian Life Insurance Exchange	5609	Fire Insurance among its members restricted to risks on property situated in the Provinces of Ontario and Quebec	"	"
A 40	Canadian Order of the Woodmen of the World	5579	Life and Sickness Insurance on the Assessment Plan	"	"
A 85	Canadian Surety Company	5715	Guarantee Insurance	"	"
A 80	Capital Life Assurance Company of Canada	5671	Life Insurance	"	"
A 95	Century Company of Canada	5702	Plate Glass Insurance	"	"
A 71	Chartered Trust and Executor Company	5775	Title Insurance as defined in the Company's Act of Incorporation	"	"
A 29	Commercial Travellers' Mutual Benefit Society	5590	Life Insurance on the Assessment Plan	"	"
A 5	Commercial Union Assurance Company (Limited)	5716	Fire and Life Insurance	"	"
A100	Campagnie d'Assurances Generales Contre l'Incendie	5626	Fire Insurance	"	"
A 6	Confederation Life Association	5584	Life Insurance	"	"
A 37	Connecticut Fire Insurance Company of Hartford, Conn.	5667	Fire and Hail Insurance	"	"

INDEX A: Dominion Licensees, standing registered at the 1st September, 1916.—Continued

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1916.	Registry ends 1917.
A 76	Continental Insurance Company of New York	5688	Fire Insurance	May 1	April 30
A 50	Continental Life Insurance Company....	5651	Life Insurance	" ..	" ..
A 51	Crown Life Insurance Company	5749	Life Insurance	" ..	" ..
A 30	Dominion Gresham Guarantee and Casualty Company	5664	Burglary, Accident, Sickness, Guarantee and Automobile Insurance	" ..	" ..
A 27	Dominion of Canada Guarantee and Accident Insurance Company	5582	Fire Guarantee, Accident, Sickness, Burglary and Plate Glass Insurance	" ..	" ..
A 39	Dominion Fire Insurance Company	5585	Fire throughout Canada and Hail restricted to the Province of Saskatchewan	" ..	" ..
A 29	Dominion Life Assurance Company	5655	Life Insurance	" ..	" ..
A 22	Edinburgh Life Assurance Company....	5673	Life Insurance (as a discontinuing Company)	" ..	" ..
A 41	Employers' Liability Assurance Corporation (Limited)	5736	Fire, Accident, Guarantee, Automobile and Sickness Insurance	" ..	" ..
A 95	Equitable Fire and Marine Insurance Company	5668	Fire Insurance	" ..	" ..
A 118	Equitable Life Assurance Society of the United States	5677	Life Insurance	" ..	" ..
A 148	Excelsior Life Insurance Company	5605	Life Insurance	" ..	" ..
A 75	Factories Insurance Company	5742	Fire Insurance	" ..	" ..
A 57	Fidelity and Casualty Company of New York	5719	Burglary, Accident, Sickness, Steam Boiler and Plate Glass Insurance	" ..	" ..
A 26	Fidelity Phenix Fire Insurance Company of New York	5750	Fire and Tornado Insurance	" ..	" ..
A 100	Fireman's Fund Insurance Company....	5703	Fire and Inland Transportation Insurance and Insurance against Loss or Damage to Automobiles by Accident, Burglary or Theft	" ..	" ..
A 89	Firemen's Insurance Company of New York, N.Y.	5652	Fire Insurance	" ..	" ..
A 41	General Accident Assurance Company of Canada	5598	Accident and Sickness Insurance..	" ..	" ..
A 98	General Accident, Fire and Life Assurance Corporation, Limited	5743	Fire Insurance	" ..	" ..
A 68	General Animals Insurance Company of Canada	5616	Live Stock Insurance	" ..	" ..
A 65	German-American Insurance Company..	5706	Fire and Tornado Insurance.....	" ..	" ..
A 94	Glens Falls Insurance Company	5625	Fire and Tornado Insurance, and Insurance against loss or damage to Automobiles by burglary or theft	" ..	" ..
A 41	Globe Indemnity Company of Canada..	5628	Accident, Sickness, Burglary, Automobile and Guarantee Insurance	" ..	" ..
A 91	Globe & Rutgers Fire Insurance Company	5769	Fire and Explosion Insurance as limited by Company's charter	" ..	" ..
A 45	Grand Council of the Catholic Mutual Benefit Association of Canada	5649	Life and Sickness Insurance on the Assessment Plan	" ..	" ..
A 40	Great West Life Assurance Company..	5656	Life Insurance	" ..	" ..
A 81	Gresham Life Assurance Society, Limited	5676	Life Insurance	" ..	" ..
A 14	Guarantee Company of North America..	5658	Guarantee Insurance	" ..	" ..
A 78	Guardian Accident and Guarantee Company	5648	Accident, Sickness, Guarantee Burglary and Plate Glass Insurance	" ..	" ..

INDEX A: Dominion Licensees, standing registered at the 1st September, 1916.—Continued.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1916.	Registry ends 1917.
A 13	Guardian Assurance Company, Limited, of London, England	5644	Fire Insurance	May 1	April 30
—	Hamilton Fire Insurance Company	5867	Fire Insurance	July 18	"
A 56	Hartford Steam Boiler Inspection and Insurance Company	5689	License restricted to guaranteeing the Policy contracts of the Boiler Inspection and Insurance Company of Canada	May 1	"
A 33	Hartford Fire Insurance Company Hartford	5720	Fire, Hail, Explosion, Inland Transportation, Cyclone, or Tornado, and "Insurance against loss or damage to Automobiles by Accident, Burglary or Theft" ..	"	"
A 51	Home Insurance of New York	5690	Fire, Automobile, Tornado and Hail Insurance	"	"
A 74	Hudson Bay Insurance Company	5622	Fire and Hail Insurance	"	"
A 56	Imperial Guarantee and Accident Insurance Company of Canada	5751	Guarantee, Accident, Sickness, Automobile and Plate Glass Insurance	"	"
A 43	Imperial Life Assurance Company of Canada	5588	Life Insurance	"	"
A 93	Imperial Underwriters' Corporation of Canada	5757	Fire Insurance	"	"
A 47	Independent Order of Foresters	5583	Life, Disability and Sickness Insurance, as specified in the Constitution and Laws of the Society, for sums not exceeding in addition to the sick and funeral benefits, the sum of \$5,000 upon any one life	"	"
A 33	Insurance Company of North America	5771	Fire, Inland Transportation and Automobile Insurance, excluding Insurance against Loss by reason of Injury to the Person ..	"	"
A 83	Insurance Company of the State of Pennsylvania	5723	Fire Insurance	"	"
A 57	International Fidelity Insurance Company	5399	Guarantee Insurance, restricted to Employees of Singer Sewing Machine Company	"	"
A 46	Law Union and Rock Insurance Company, Limited	5724	Fire, Accident and Sickness Insurance also Burglary and Plate Glass Insurance	"	"
A 74	Life Association of Scotland	5886	Life Insurance (as a discontinuing Company)	"	"
A 9	Liverpool and London and Globe Insurance Company, Limited	5678	Fire and Life Insurance	"	"
A 55	Liverpool Manitoba Assurance Company	5679	Fire Insurance	"	"
A 23	Lloyd's Plate Glass Insurance Company	5725	Plate Glass Insurance	"	"
A 24	London Assurance Corporation	5726	Fire and Life Insurance	"	"
A 38	London Guarantee and Accident Company (Limited)	5737	Fire, Guarantee, Burglary, Accident and Sickness Insurance ..	"	"
A 10	London and Lancashire Fire Insurance Company, Limited	5629	Fire Insurance	"	"
A 67	London and Lancashire Guarantee and Accident Company of Canada	5589	Guarantee, Accident, Sickness, Automobile and Plate Glass Insurance	"	"
A 22	London and Lancashire Life and General Assurance Association, Limited ..	5611	Life Insurance	"	"
A 25	London Mutual Fire Insurance Company of Canada	5608	Fire Insurance	"	"
A 25	London Life Insurance Company	5692	Life Insurance	"	"

INDEX A: Dominion Licensees, standing registered at the 1st September, 1916.—*Con.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1916.	Registry ends 1917.
A 89	Loyal Protective Insurance Company.	5617	Accident and Sickness Insurance among Members of the Inde- pendent Order of Oddfellows resident in Canada	May 1 ..	April 30
A 76	L'Union Compagnie d'Assurance contre l'incendie	5733	Fire Insurance	" ..	" ..
A 37	Manufacturers' Life Insurance Company	5649	Life Insurance	" ..	" ..
A 38	Mercantile Fire Insurance Company ..	5631	Fire Insurance	" ..	" ..
A 64	Marine Insurance Company, Limited ..	5727	Fire, Automobile and Inland Trans- portation Insurance	" ..	" ..
A 53	Maryland Casualty Company	5591	Accident, Sickness, Burglary, Guar- antee, Plate Glass, Steam Boiler and Fly Wheel Insur- ance	" ..	" ..
A 92	Merchants Casualty Company of Canada.	5645	Accident Insurance (excluding Em- ployers' Liability) and Sick- ness Insurance	" ..	" ..
A 38	Metropolitan Life Insurance Company of New York	5693	Life Insurance	" ..	" ..
A 97	Millers' National Insurance Company ..	5699	Fire Insurance	" ..	" ..
A 63	Monarch Life Assurance Company	5730	Life Insurance	" ..	" ..
A 93	Moose, Grand Lodge of the Loyal Order of, in the Dominion of Canada ..	5765	Sickness Insurance among Members of the Order	" ..	" ..
A 91	Mount Royal Assurance Company	5587	Fire and Plate Glass Insurance ..	" ..	" ..
A 32	Mutual Life Assurance Company of - Canada	5600	Life Insurance	" ..	" ..
A 86	Mutual Life and Citizens' Assurance Company, Limited	5592	Life Insurance	" ..	" ..
A 11	Mutual Life Insurance Company of New York	5643	Life Insurance	" ..	" ..
A 98	National Ben-Franklin Fire Insurance Company	5601	Fire and Automobile Insurance, ex- cluding insurance against loss by reason of bodily injury to the person	" ..	" ..
A 69	National Fire Insurance Company of Hartford	5632	Fire and Tornado Insurance ..	" ..	" ..
A 94	Nationale Fire Insurance Company of Paris, France	5776	Fire Insurance	" ..	" ..
A 46	National Life Assurance Company of Canada	5758	Life Insurance	" ..	" ..
A 61	National Provincial Plate Glass and General Insurance Company, Lim- ited	5731	Plate Glass Insurance	" ..	" ..
A 74	National Surety Company	5732	Guarantee Insurance	" ..	" ..
A 78	National Union Fire Insurance Company of Pittsburgh, Penn.	5665	Fire and Tornado Insurance ..	" ..	" ..
A 17	New York Life Insurance Company ..	5680	Life Insurance	" ..	" ..
A 48	New York Plate Glass Insurance Com- pany	5646	Plate Glass Insurance	" ..	" ..
A 88	Niagara Fire Insurance Company	5708	Fire, Tornado and Automobile In- surance (including damage to Automobiles in transit by rail)	" ..	" ..
A 87	North American Accident Insurance Company	5595	Accident, Sickness, and Plate Glass Insurance	" ..	" ..
A 15	North American Life Assurance Com- pany	5657	Life Insurance	" ..	" ..
A 34	North British and Mercantile Insurance Company	5613	Fire and Life Insurance	" ..	" ..

INDEX A: Dominion Licensees, standing registered at the 1st September, 1916.—Continued.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1916.	Registry ends 1917.
A 69	North Empire Fire Insurance Company	5621	Fire Insurance	May 1	April 30
A 82	North West Fire Insurance Company	5759	Fire Insurance	"	"
A 8	Northern Assurance Company, Limited	5610	Fire Insurance	"	"
A 42	Northern Life Assurance Company of Canada	5647	Life Insurance	"	"
A 90	Northwestern National Insurance Com- pany of Milwaukee, Wis.	5602	Fire, Tornado and Hail Insurance	"	"
A 49	Norwich Union Life Insurance Society	5661	Life Insurance (as a discontinuing Company)	"	"
A 35	Norwich Union Fire Insurance Society, Limited	5660	Fire, Accident, Sickness, Auto- mobile and Plate Glass In- surance	"	"
A 95	Occidental Fire Insurance Company	5612	Fire Insurance	"	"
A 24	Ocean Accident and Guarantee Corpora- tion (Limited)	5602	Fire, Accident, Sickness, Guarantee and Plate Glass Insurance	"	"
A 64	Pacific Coast Fire Insurance Company	5735	Fire Insurance	"	"
A 84	Palatine Insurance Company, Limited	5736	Fire Insurance	"	"
A 26	Phenix Fire Insurance Company of Paris, France	5627	Fire Insurance	"	"
A 10	Phoenix Assurance Company, Limited of London	5709	Fire and Life Insurance	"	"
A 36	Phoenix Insurance Company, Hartford, Conn.	5669	Fire Insurance	"	"
A 66	Protective Association of Canada	5641	Accident and Sickness Insurance, restricted to members of the Masonic Order within Canada, and limited in amount, as pro- vided in the Association's Act of Incorporation	"	"
A 81	Providence Washington Insurance Com- pany	5711	Fire and Automobile Insurance	"	"
A 77	Provincial Insurance Company, Limited	5666	Fire Insurance	"	"
A 65	Prudential Insurance Company of America	5694	Life Insurance	"	"
A 12	Quebec Fire Assurance Company	5636	Fire Insurance	"	"
A 12	Queen Insurance Company of America	5623	Fire, Inland Transportation and Automobile Insurance	"	"
A 53	Railway Passengers' Assurance Com- pany	5654	Guarantee, Accident, Sickness and Plate Glass Insurance	"	"
A 49	Reliance Mutual Life Assurance Society	5663	Life Insurance (as a discontinuing Company)	"	"
A 90	Ridgely Protective Association	5604	Accident and Sickness Insurance among members of the Inde- pendent Order of Oddfellows in Canada	"	"
A 101	Royal Exchange Assurance	5196	Fire, Accident, Sickness and Auto- mobile Insurance, restricted to Burglary or Theft	"	"
A 71	Royal Guardians	5752	Life and Sickness Insurance	"	"
A 7	Royal Insurance Company, Limited	5624	Fire and Life Insurance	"	"
A 87	La Sauvegarde Life Insurance Company	5620	Life Insurance	"	"
A 44	Scottish Amicable Life Assurance Society	5673	Life Insurance (as a discontinuing Company)	"	"
A 15	Scottish Union and National Insurance Company	5659	Fire and Tornado Insurance	"	"
A 79	Security Life Insurance Company of Canada	5770	Life Insurance	"	"
A 52	Sovereign Life Assurance Company of Canada	5674	Life Insurance	"	"

INDEX A: Dominion Licensees, standing registered at the 1st September, 1916.—*Concluded.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1916.	Registry ends 1917.
A 64	Springfield Fire and Marine Insurance Company	5713	Fire and Tornado Insurance	May 1 ..	April 30
A 62	St. Paul Fire and Marine Insurance Company	5633	Fire, Inland Transportation, Tor- nado and Automobile Insur- ance	" ..	" ..
A 5	Standard Life Assurance Company, Scotland	5596	Life Insurance	" ..	" ..
A 39	Star Assurance Society	5589	Life Insurance (as a discontinuing Company)	" ..	" ..
A 54	State Life Insurance Company	5593	Life Insurance	" ..	" ..
A 47	Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada	5747	Life and Sickness Insurance	" ..	" ..
A 31	Sun Insurance Office, London, England.	5642	Fire Insurance	" ..	" ..
A 21	Sun Life Assurance Company of Can- ada	5744	Life Insurance	" ..	" ..
A 84	Travelers' Indemnity Company	5607	Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass and Automobile Insurance ...	" ..	" ..
A 90	Travelers' Insurance Company of Hart- ford, Conn.	5606	Life and Accident Insurance	" ..	" ..
A 72	Travellers' Life Assurance Company of Canada	5594	Life Insurance	" ..	" ..
A 73	Underwriters at American Lloyds	5625	Fire Insurance	" ..	" ..
A 80	Union Assurance Society, Limited	5755	Fire and Inland Transportation In- surance	" ..	" ..
A 20	Union Mutual Life Insurance Company of Maine	5734	Life Insurance	" ..	" ..
A 54	United States Fidelity and Guaranty Company	5581	Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler Insurance	" ..	" ..
A 19	United States Life Insurance Company of the City of New York	5677	Life Insurance	" ..	" ..
A 65	Westchester Fire Insurance Company..	5670	Fire and Hail Insurance.....	" ..	" ..
A 8	Western Assurance Company, Toronto.	5760	Fire, Inland Transportation, Light- ning, Explosion and Tornado Insurance	" ..	" ..
A 59	Yorkshire Insurance Company, Limited	5698	Fire, Live Stock, Accident, Sick- ness, and Plate Glass Insur- ance	" ..	" ..

INDEX A A: Corporations or Companies registered in the Province of Ontario for the transaction of Inland or Ocean Marine Insurance or both; also for the Investment of Surplus Funds.

Report Page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1916.	Registry ends 1917.
A 34	Aetna Insurance Company	5684	Inland Marine Insurance	May 1 ..	April 30
A 3	Alliance Assurance Company, Limited..	{ 5767 5768	Inland Marine Insurance	" ..	" ..
			Ocean Marine Insurance	" ..	" ..
A 18	British America Assurance Company..	{ 5689 5640	Inland Marine Insurance	" ..	" ..
			Ocean Marine Insurance	" ..	" ..
A 96	British Dominions General Insurance Company, Limited	{ 5739 5741	Inland Marine Insurance	" ..	" ..
			Ocean Marine Insurance	" ..	" ..
A 101	British and Foreign Marine Insurance Company	{ 5686 5687	Inland Marine Insurance	" ..	" ..
			Ocean Marine Insurance	" ..	" ..
A 5	Commercial Union Assurance Company, Limited	{ 5717 5718	Inland Marine Insurance	" ..	" ..
			Ocean Marine Insurance	" ..	" ..
—	Columbia Insurance Company (Jersey City, N.J.)	{ 5702 5701	Inland Marine Insurance	" ..	" ..
			Ocean Marine Insurance	" ..	" ..
A 113	Fireman's Fund Insurance Company ...	{ 5704 5705	Inland Marine Insurance	" ..	" ..
			Ocean Marine Insurance	" ..	" ..
A 33	Hartford Fire Insurance Company	{ 5721 5722	Inland Marine Insurance	" ..	" ..
			Ocean Marine Insurance	" ..	" ..
A 51	Home Insurance Company	5691	Inland Marine Insurance	" ..	" ..
A 114	Indemnity Mutual Marine Assurance Company, Limited	5707	Ocean Marine Insurance	" ..	" ..
A 33	Insurance Company of North America..	{ 5772 5773	Inland Marine Insurance	" ..	" ..
			Ocean Marine Insurance	" ..	" ..
A 10	London & Lancashire Fire Insurance Company	5630	Inland Marine Insurance	" ..	" ..
A 60	Marine Insurance Company, Limited...	{ 5729 5728	Inland Marine Insurance	" ..	" ..
			Ocean Marine Insurance	" ..	" ..
A 49	Norwich Union Life Insurance Society, Limited	5662	Investment of Surplus Funds in the Province of Ontario	" ..	" ..
A 10	Phoenix Assurance Company, Limited..	5710	Ocean Marine Insurance	" ..	" ..
A 110	Royal Exchange Assurance	5763	Ocean Marine Insurance	" ..	" ..
A 108	Reliance Marine Insurance Company, Limited	5695	Ocean Marine Insurance	" ..	" ..
A 73	Scottish Widows' Fund and Life Assur- ance Society	5697	Investment of Surplus Funds in the Province of Ontario	" ..	" ..
A 32	St. Paul Fire and Marine Insurance Company	{ 5634 5635	Inland Marine Insurance	" ..	" ..
			Ocean Marine Insurance	" ..	" ..
A 105	Thames & Mersey Marine Insurance Company, Limited	{ 5753 5754	Inland Marine Insurance	" ..	" ..
			Ocean Marine Insurance	" ..	" ..
A 103	Union Marine Insurance Company, Lim- ited	5712	Ocean Marine Insurance	" ..	" ..
—	United States Lloyds	{ 5745 5746	Inland Marine Insurance	" ..	" ..
			Ocean Marine Insurance	" ..	" ..
A 8	Western Assurance Company	{ 5761 5764	Inland Marine Insurance	" ..	" ..
			Ocean Marine Insurance	" ..	" ..

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.

Report Page.	Name of Company.	System.	Manager or Secretary	Post Office.
B 102	Algoma Mutual	Mutual	Thomas H. Elliott...	Sault Ste. M'ie
B 105	Amherst Island	Mutual	F. P. Instant.....	Stella.
B 282	Ayr	Mutual	Joseph Wrigley	Ayr.
B 116	Bay of Quinte Agricultural	Mutual	M. R. German.....	Pictou.
B 173	Bertie and Willoughby Farmers' ..	Mutual	A. H. Kilman	Ridgeway.
B 223	Blanshard	Mutual	John H. Jameson	St. Mary's.
B 226	Blenheim North	Mutual	D. R. Stauffer.....	Bright.
B 176	Brant County Farmers'	Mutual	John H. Campbell....	Brantford.
B 16	British Crown	Stock	*A. C. Stephenson....	Toronto.
B 165	Canadian Millers'	Mutual	John T. White	Hamilton.
B 235	Caradoc Farmers'	Mutual	E. W. J. Sutherland ..	Mt. Brydges.
B 19	Century Insurance Co., Ltd.	Stock	*Geo. Baldwin Shaw..	Toronto.
B 252	Clinton Township	Mutual	G. W. Tinlin	Beamsville.
B 334	Columbia	Stock	*Geo. T. McMurrich ..	Toronto.
B 208	Culross	Mutual	D. McIntosh	Teeswater.
B 271	Dereham and West Oxford	Mutual	T. R. Mayberry	Ingersoll.
B 187	Dorchester, North and South ...	Mutual	S. E. Facey	Harrietsville.
B 273	Downie	Mutual	Thos. H. Smith	Sebringville.
B 143	Dufferin Farmers'	Mutual	James Brown	Melancthon.
B 279	Dumfries N. and Waterloo S.	Mutual	A. W. Hilborn	Galt.
B 199	Dunwich Farmers'	Mutual	W. A. Galbraith	Iona Station.
B 229	Easthope South Farmers'	Mutual	W. S. Russell	Tavistock.
B 44	Economical	Cash-Mutual	W. H. Schmalz	Berlin.
B 193	Ekfrid	Mutual	A. P. McDougald	Melbourne
B 210	Elma Farmers'	Mutual	J. R. Hammond	Atwood.
B 137	Eramosa	Mutual	Robert Scott	Eramosa.
B 170	Erie Farmers'	Mutual	A. E. Havill	South Cayuga.
B 3	Equity Life	Stock	Geo. M. Begg	Toronto.
B 213	Farmers' Central	Mutual	J. J. Schumacher	Walkerton.
B 154	Farmers' Union	Mutual	R. G. Corneil	Lindsay.
B 64	Fire Insurance Exchange	Mutual and Stock {	Walmsley & Chipman	Toronto.
B 268	Formosa	Mutual	B. Beingessner	Formosa.
B 297	Germania Farmers'	Mutual	R. H. Fortune	Ayton.
B 151	Glengarry Farmers'	Mutual	V. G. Chisholm	Alexandria.
B 47	Gore District	Cash-Mutual	Jno. N. MacKendrick ..	Galt.
B 254	Grand River	Mutual	Norman Simenton	Blackheath.
B 122	Grenville Patron	Mutual	W. M. Snyder	Spencerville.
B 217	Grey and Bruce	Mutual	H. H. Miller	Hanover.
B 134	Guelph Township	Mutual	John L. Carter	Guelph.
B 131	Halton Union Farmers'	Mutual	Thomas Moore	Campbellville.
B 22	Hamilton Fire Insurance Co.	Mutual and Stock ..	Russell T. Kelley	Hamilton.
B 119	Hamilton Township	Mutual	Thomas Hoskin	Grafton.
B 69	Hand-in-Hand	Mutual and Stock ..	Walmsley & Chipman ..	Toronto.
B 108	Hay Township	Mutual	Henry Eilber, M.P.P. ..	Crediton.
B 163	Hopewell Creek	Mutual	Anton Frank	New Germany
B 232	Howick Farmers'	Mutual	W. S. McKercher	Wroxeter.
B 184	Howard Farmers'	Mutual	E. D. Mitton	Ridgetown.
B 320	Huron Weather	Mutual	A. G. Smillie	Seaforth.
B 160	Kent and Essex	Mutual	T. B. Harvey	Merlin.

* Chief Agent.

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.—*Concluded.*

Report Page.	Name of Company.	System.	Manager or Secretary	Post Office.
B 262	Lambton Farmers'.....	Mutual.....	W. G. Willoughby ...	Watford.
B 148	Lanark	Mutual	Peter Cavers.....	Perth.
B 113	Lennox and Addington	Mutual	Manly Jones	Napanee.
B 181	Lobo Township.....	Mutual	J. Marsh.....	Coldstream.
B 265	London Township Farmers'....	Mutual	Edward Dann	London.
B 205	McGillivray	Mutual	W. T. Amos.....	Parkhill.
B 244	McKillop	Mutual	Thomas E. Hays.....	Seaforth.
B 288	Maple Leaf.....	Mutual	William Purves.....	Columbus.
B 26	Merchants	Stock	John H. C. Durham ..	Toronto.
B 74	Metropolitan.....	Mutual and Stock {	A. M. Aletter..... } W. R. Tudhope..... }	Toronto.
B 78	Millers' and Manufacturers'....	Mutual and Stock..	C. H. C. Fortner	Toronto.
B 83	Monarch.....	Mutual and Stock..	A. M. Aletter	Toronto.
B 291	Nichol	Mutual	James Beattie.....	Fergus.
B 220	Nissouri	Mutual	E. J. Pearson.....	Kintore.
B 241	Norfolk.....	Mutual	N. Stanley Boughner.	Simcoe.
B 202	North Kent.....	Mutual	George A. Fraser....	Thamesville.
B 259	Oneida Farmers'	Mutual	M. C. Senn.....	Caledonia.
B 323	Ontario Farmers' Weather....	Mutual	W. A. Wansbrough..	Grand Valley
B 146	Osgoode	Mutual	R. McLachlin	Kenmore.
B 285	Otter.....	Mutual	H. Van Valkenburg..	Norwich.
B 300	Oxford Farmers'	Mutual	Columbus Ross.....	Embro.
B 128	Peel and Maryborough.....	Mutual	Jas. McEwing.....	Drayton.
B 125	Peel County Farmers'	Mutual	J. J. Stewart.....	Brampton.
B 50	Perth	Cash-Mutual.....	Charles Packert....	Stratford.
B 7	Policyholders' Mutual Life ...	Mutual and Auxiliary Joint Stock (7 Edw. VII., c. 116.)	A. M. Featherston ...	Toronto.
B 157	Prescott Farmers'.....	Mutual	B. G. Parisien.....	Alfred.
B 140	Puslinch	Mutual	John Blake	Aberfoyle.
B 33	Queen City.....	Joint Stock.....	Walmsley & Chipman	Toronto.
B 179	Saltfleet and Binbrook.....	Mutual	J. F. Felker.....	Stoney Creek
B 168	Southwold Farmers'.....	Mutual	John H. Sells.....	Shedden.
B 110	Sydenham	Mutual	James Cochrane.....	Owen Sound.
B 196	Townsend Farmers'.....	Mutual	James Ross.....	Waterford.
B 246	Usborne and Hibbert.....	Mutual	William A. Turnbull.	Kirkton.
B 256	Walpole Farmers'.....	Mutual	George L. Miller.....	Jarvis.
B 54	Waterloo	Cash-Mutual.....	L. W. Shuh.....	Waterloo.
B 276	Waterloo, North, Farmers'....	Mutual	Josiah Stauffer.....	Waterloo.
B 249	Wawanosh, West.....	Mutual	Thomas G. Allen.....	Dungannon.
B 89	Wellington.....	Mutual and Stock.	John Davidson.....	Guelph.
B 326	Western Farmers' Weather....	Mutual	E. L. Sutherland....	Woodstock.
B 238	Westminster Township.....	Mutual	R. S. Nichol.....	Wilton Grove.
B 294	Williams, East.....	Mutual	R. R. Cameron	Ailsa Craig.
B 190	Yarmouth.....	Mutual	W. H. Elliott.....	New Sarum.

INDEX C.—Underwriters.

List of Underwriters registered to transact business in Ontario up to September 1st, 1916.

Aetna Fire Underwriters' Agency.	Merchants' Underwriters' Agency.
Britannic Underwriters' Agency.	Minnesota Underwriters' Agency.
British and Canadian Underwriters.	Montreal Underwriters' Agency.
Duquesne Underwriters' Agency.	New York Underwriters' Agency.
Exchange Underwriters' Agency.	Nova Scotia Fire Underwriters' Agency.
Fidelity (Fire) Underwriters of New York.	Protector Underwriters.
Home Underwriters' Agency.	Rochester Underwriters' Agency.
London Underwriters' Agency.	Winnipeg Fire Underwriters' Agency.

REPORT
OF THE
Registrar of Friendly
Societies

TRANSACTIONS FOR THE YEAR 1915

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:
Printed and published by A. T. WILGRESS, Printer to the King's Most Excellent Majesty
1916

Printed by
WILLIAM BRIGGS
Corner Queen and John Streets
TORONTO

To His Honour JOHN STRATHEARN HENDRIE, C.V.O., a Lieutenant-Colonel in the Militia of Canada, Etc., Etc., Etc., Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The Undersigned has the honour to present the Report of the Registrar of Friendly Societies for the year ending 31st December, 1915.

Respectfully submitted,

I. B. LUCAS,

Attorney-General.

TORONTO, 11th April, 1916.

To the Honourable I. B. LUCAS, K.C., M.P.P., etc.,

Attorney-General, Toronto.

SIR.—I have the honour to present herewith the Report of the Annual Statements made by Friendly Societies for the year ending 31st December, 1915.

I have the honour to be, Sir,

Your obedient servant,

WILL J. VALE,

Registrar of Friendly Societies.

TORONTO, 10th April, 1916.

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO.

(Returns Book Fol. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1915.

Head Office, Toronto, Ontario.

Organized 18th February, 1879, and incorporated in Ontario 14th August, 1879.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

W. C. Mikel, K.C., Grand Master Workman	Belleville.
F. G. Inwood, Grand Recorder	Toronto.
T. A. Hastings, Grand Treasurer	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1915, \$34,208,750.11.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Number of contracts in force 31st December, 1914.....	28,020	36,239,303 60
Number of contracts taken during 1915 new or renewed.....	1,378	892,500 00
Add amount by which various certificates were increased during 1915 .....	.....	4,000 00
Gross number of contracts in force at any time in 1915.....	29,398	37,135,803 60
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1915	661	971,014 51
Contracts lapsed in 1915	2,064	1,738,423 02
Contracts surrendered		
Reduction of Certificates		217,615 96
Total deductions extended	2,725	2,927,053 49
Net contracts in force 31st December, 1915	26,673	34,208,750 11
No. of certificate holders in good standing	25,548	
No. temporarily suspended.....	1,125	
Grand total of certificate holders, 31st December, 1915	26,673	

III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, total membership of which is 1,653.
 Number of members who died during 1915, 3.
 Amount of Funeral Benefits paid in 1915, \$150.00.

IV. SICK BENEFITS.

Sick Benefits are undertaken by the Society.
 Number of members who received Sick Benefits during 1915, 209.
 Amount of benefits paid in 1915, in respect of sick members, \$3,997.00.
 Number of weeks' sickness experienced in 1915, 944.
 Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1915, \$15,289.29.

V. ASSETS.

Bonds, debentures, etc.	\$761,660 33
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Imperial Bank, Toronto, Beneficiary Fund	36,643 57
Imperial Bank, Toronto, General Fund	3,126 45
Imperial Bank, Toronto, Sick Fund	15,289 29
Imperial Bank, Toronto, Reserve Fund	68,265 86
Imperial Bank, Organization Fund	23,100 78
Assessments called, but not yet payable	83,000 00
All other assets	5,607 59
Total assets	<u>\$996,693 87</u>

VI. LIABILITIES.

Amount of claims supposed or reported, or unadjusted	\$179,808 93
Amount of all other liabilities	5,374 34
Total liabilities	<u>\$185,183 27</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1915: None.

Assessments are made for purposes of life insurance certificates monthly.

Twelve such assessments were made in 1915, each being payable on or before the last day of the month for which levied.

Registers are kept for the purposes of insurance certificates or benefits.

The Society's accounts were audited monthly during 1915.

Names and addresses of the auditors for 1915 were as follows: J. Lockie Wilson, Toronto; C. E. Cameron, Iroquois; J. M. Peregrine, Hamilton; J. J. Craig, Fergus; special auditors—A. E. Hagerman, Toronto; Charles G. Knott, Toronto.

Certain changes were, during 1915, made in the Constitution and Rules, in relation to insurance certificates and benefits, and a copy of the same is filed with the annual statement.

Amount of bond of Grand Secretary, \$20,000.

Amount of bond of Grand Treasurer, \$10,000.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$977,463.85.

Cash received during 1915 from:

Application fees	\$1,422 00
Badges, etc.	665 01
Assessments	854,880 87
Per capita tax	27,123 86
Changing certificates, etc.	209 80
Organization Fund tax	27,837 56
Interest	41,541 25
Reserve Fund transferred to Beneficiary Fund	60,000 00
Total receipts	\$1,013,680 35

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Fraternal association	\$60 00
Law costs	457 41
Registration fee	25 00
Rent of drawer, Trust Company	60 00
Organization expenses	32,672 07
Expense of annual meeting	5,966 54
Supplies bought	39 70
Travelling expenses	2,172 92
Rent, light, heat and taxes	1,841 29
Salaries, officers' and auditors' fees	6,398 96
Medical Examiner's salary and expenses	1,312 75
Clerk hire	9,180 00
Official Journal	4,446 98
Printing, stationery and advertising	1,112 18
Postage, telegrams and express	1,398 19
Canadian Patriotic Fund	1,000 00
Premiums for guaranteeing lodge officers	381 81
Other management expenses	146 68
Benevolent grant	500 00

Total expenses of Management **\$69,172 48**

(b) Miscellaneous Expenditure.

Life insurance claims paid	\$949,738 44
Funeral benefits	150 00
Sick benefits	3,997 00
Transferred from Reserve Fund to Beneficiary Fund	60,000 00
Total expenditure	<u>\$1,083,057 92</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of Members.	Amount of Insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during the year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	1,456	1,088,500 00	838 33	4	4,500 00
25-29.....	1,238	1,089,000 00	932 32	6	4,000 00
30-34.....	1,507	1,415,500 00	1,351 08	4	3,000 00
35-39.....	1,976	1,965,500 00	2,153 11	14	17,500 00
40-44.....	2,155	2,427,000 00	3,135 56	7	4,984 78
45-49.....	2,581	3,466,000 00	5,395 94	23	34,000 00
50-54.....	3,142	4,733,500 00	9,079 84	51	73,000 00
55-59.....	3,607	6,010,427 03	14,610 82	81	141,500 00
60-64.....	3,613	5,259,674 79	13,209 27	109	170,552 04
65-69.....	2,738	3,440,088 21	9,000 44	120	168,354 06
70-74.....	1,920	2,338,426 67	6,537 89	131	176,968 33
75-79.....	582	736,392 25	2,198 00	74	111,150 29
80-84.....	156	235,741 16	946 40	36	59,505 01
85 and over	2	3,000 00	11 20	1	2,000 00
Totals	26,673	34,208,750 11	69,400 20	661	971,014 51

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

(File 1, p. 67.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 7 Hughson Street S., Hamilton, Ont.

Organized, 28th March, 1887, and incorporated in Ontario, 1st June, 1887.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Dr. J. W. Edwards, M.P., Grand Councillor.....Cataraqui.
 John L. Davidson, Grand Vice-Councillor.....Toronto.
 Rev. A. J. Paul, B.A., Past Grand Councillor.....Brampton.
 Wm. F. Montague, Grand Recorder.....Hamilton.
 Samuel Broadfoot, Grand Treasurer.....Guelph.
 A. R. Hassard, B.C.L., Grand Representative.....Toronto.
 Wm. Benson, Grand Representative.....Toronto.
 W. H. Woods, M.D., Grand Representative.....Mt. Brydges.
 Sheriff Alex. Morris, Grand Representative.....Pembroke.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts.—None.

Amount covered by insurance at 31st December, 1915, \$30,221,827.34.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance, other than Endowments, Sick or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1914	40,811		35,720,693	60
Add contracts taken 1915, new and renewed	1,184		756,250	00
Add amount by which various certificates were increased during 1915.			4,500	00
Gross number and amount of contracts on foot at any time during 1915	41,995		36,481,443	60
	Number.	Amount.		
Deductions:				
			\$	c.
Contracts matured in 1915	396		381,851	80
Contracts lapsed in 1915	7,190		5,122,818	00
Contracts surrendered in 1915	298		230,708	00
Add to above deductions the amount by which various certificates still on foot were reduced in 1915			524,238	46
Total deductions	7,884	6,259,616 26	7,884	6,259,616 26
Net contracts on foot 31st December, 1915	34,111		30,221,827	34
Number of certificate holders in good standing at 31st December, 1915	32,810		29,261,688	34
Temporarily suspended	1,301		960,139	00

III. FUNERAL BENEFITS.

The Grand Council undertakes Funeral Benefits.

The total membership of this branch, 31st December, 1915, 9,442.

Number of members who died during 1915, 72.

The total amount of Funeral Benefits paid during 1915, \$3,200.00.

The total amount of cash standing to credit of Funeral Benefit Fund, \$123,086.63.

IV. SICK BENEFITS.

The Grand Council undertakes Sick Benefits.

Number of members who received Sick Benefits during 1915, 2,194.

The total amount of Sick Benefits paid in 1915, \$46,539.60.

The number of weeks' sickness experienced in 1915, 3,953 3-7.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1915, was \$123,086.63.

The number of females who received benefits in respect of sickness during 1915 was 607, and the average weeks of illness, 6.51.

The number of males who received benefits in respect of sickness during 1915 was 1,587, and the average weeks of illness, 4.83.

V. ASSETS.

Bonds, debentures and securities	\$946,549 07
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account....	113,783 90
Bank of Hamilton, Hamilton, Ont., Sick Benefit Fund Account	14,295 70
Bank of Hamilton, Hamilton, Ont., General Fund	21,859 79
Bank of Hamilton, Hamilton, Ont., Guarantee Fund	810 39
Dues and assessments called, but not yet payable, estimated at	49,138 38
Interest	19,575 26
Amount due under Liens on Certificates <i>re</i> errors in age	1,630 69
Outstanding accounts, less provision for bad debts	5,287 82
Per capita tax of last quarter of 1915, estimated at	3,750 00
Supplies, etc., in Stock	2,861 68
Office furniture, etc., less amount written off for depreciation	2,566 25
Total assets of Life Insurance Fund (not extended)	\$985,042 00
Total assets of Sick and Funeral Fund	130,810 40
Total assets of Guarantee Fund	993 39
Total assets of General and other Funds	66,142 14
Other assets (detailed in memo.)	879 00
Total assets	\$1,182,987 93

VI. LIABILITIES.

Amount of claims supposed	\$69,558 80
Amount of claims resisted, War Contingency Fund	336 25
Sick Benefit claims for sickness occurring in 1915	3,100 00
Funeral Benefit claims occurring in 1915	600 00
Commission due Organizers—estimated at	352 50
All other liabilities	1,373 89
 Total liabilities	 <u>75,321 44</u>

VII. MISCELLANEOUS.

Actions instituted by or against the Grand Council during 1915: Archambault vs. Grand Council of the Canadian Order of Chosen Friends. Defence: The wife of the plaintiff was not a member of the Order at the time of her death, her membership having been forfeited by non-payment; also that the plaintiff had no legal standing as a beneficiary. Supreme Court of Province of Quebec, \$1,000.00. Action was dismissed with costs.

Assessments are made for purposes of insurance certificates monthly, and are payable 30 days before the first day of each month, without notice; twelve of such assessments were made during 1915.

The Society's books were duly audited on February 1st, May 3rd, August 3rd, and November 8th, 1915.

The following books of record and account are kept for purposes of insurance certificates or benefits: Life Insurance Registers, Sick Benefit Certificate Registers, Registers of Claims, Bonds, etc., Cash Books, Daily Balance Book, Ledgers, Journal, Quarterly Report Book, Book of Statistics, Statistical Cards, and Card Ledgers.

The names and post office addresses of the auditors for 1915 were as follows: Chas. L. Bass, Toronto; A. M. Legg, London.

No changes were, during 1915, made in the organization or management of the Society, in relation to insurance certificates or benefits.

Certain changes were, during 1915, made in the Constitution and Laws, in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$5,000.00.

Amount of bond of Grand Treasurer, \$2,000.00.

Number of members in Ontario at 31st December, 1915, 28,208.

Number of certificate holders in Ontario at 31st December, 1915, 28,208.

Amount of insurance in force in Ontario at 31st December, 1915, \$25,634,860.34.

Number of members in Ontario who died during 1915, 348.

Amount of death benefits paid to Ontario members during 1915, \$324,113.87.

Amount of disability benefits paid to Ontario members during 1915, \$53,103.46.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$76,693.34.

Cash received during 1915 from:

Assessments in Life Insurance Department	\$410,166 20
Assessments in Sick Benefit Department	57,581 75
Per capita tax	51,052 95
Supplies sold and certificate fees, etc.	3,877 72
Interest	53,648 42
Premium for guarantee of lodge officers	812 48
Other sources	308 25
Cash received from investments (not extended), \$46,010.45.	

Total receipts	<u>\$577,447 77</u>
----------------------	---------------------

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Fees to Canadian Fraternal Association	\$75 00
Commission and organization account	14,778 19
Law costs	232 75
Registration fees	202 50
Investigation of claims, etc.	1,484 10
Expenses of annual or biennial meeting	13,274 55
Supplies bought—office furniture, etc.	2,976 42
Travelling expenses	532 80
Rent and heat, etc.	811 08
Managing officers' salaries and officers' and auditors' fees	7,024 25
Medical examiner's salary and expenses	4,675 60
Clerk hire	7,440 50
Official journal	2,406 49
Printing	1,509 69
Postage, telegrams and express	2,400 71
Premiums for guarantee of grand officers	21 00
Other expenses of management	325 55

Total expenses of management	<u>\$60,171 18</u>
------------------------------------	--------------------

(b) Miscellaneous Expenditure.

Life insurance claims other than endowments	358,927 04
Funeral benefits	3,200 00
Sick benefit assessments returned	3 69
Sick benefits	46,539 60
Total disability benefits	54,453 46
Gratuity to Patriotic Fund	1,324 00
Loss on bonds	400 00
Cash paid for investments (not extended)	\$24,382.81

Total expenditure	<u>\$525,018 97</u>
-------------------------	---------------------

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	2,647	1,755,529 00	1,538 07	11	7,500 00
25-29.....	2,774	1,932,107 00	1,864 30	17	10,250 00
30-34.....	3,301	2,416,402 00	2,574 72	18	9,500 00
35-39.....	3,914	3,063,163 00	3,564 28	29	22,500 00
40-44.....	4,365	3,858,943 60	4,928 02	25	22,750 00
45-49.....	4,491	4,294,449 28	5,799 32	43	42,372 00
50-54.....	4,131	4,139,746 76	6,239 68	39	40,866 00
55-59.....	3,109	3,254,749 96	5,442 92	38	36,600 00
60-64.....	1,953	2,197,967 60	4,108 91	47	55,496 00
65-69.....	1,156	1,369,321 07	2,962 40	47	62,037 00
70-74.....	729	779,918 72	2,037 83	56	55,214 80
75-79.....	230	188,160 32	760 73	24	15,602 56
80-84.....	10	11,230 03	40 16	2	1,163 44
85 and over.....					
Totals.....	32,810	29,261,688 34	41,861 34	396	381,851 80

THE ORDER OF CANADIAN HOME CIRCLES.

FILE 1, p. 81.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Richmond Street East, Toronto.

Organized 2nd October, 1884; incorporated in Ontario, 28th October, 1885.

The Executive Officers of the Society at the 31st December, 1915, were as follows.

Rev. Dr. T. S. Boyle, Supreme Leader	Toronto.
R. W. Hawkins, Supreme Vice-Leader	Brownsville.
J. M. Foster, B.A., Supreme Secretary	Toronto.
W. B. Graham, Supreme Treasurer	Toronto.
N. Sommerville, M.A., K.C., Supreme Solicitor	Toronto.
A. T. Hobbs, M.D., Supreme Medical Examiner	Guelph.
Dent Dalton, Supreme Past Leader	Delhi.

I. CURRENCY OF INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof, \$2,651,311.59.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) *Contracts for Endowments or for Benefits in the nature thereof.*

	Number.	Amount.		
			\$	c.
Contracts in force 31st December, 1914	5,166	3,070,585	50	
Add contracts taken during 1915, new or renewed.....	126	45,000	00	
Gross number and amount of contracts on foot at any time during 1915	5,292	3,115,585	50	
Deductions:	Number.	Amount.		
Contracts matured in 1915 by death	97	69,170	00	
Contracts lapsed in 1915.....	686	388,994	00	
Contracts matured during 1915 (endowment) and total disability		6,109	91	
Total deductions extended.....	783	464,273	91	
Net endowment contracts on foot at 31st December, 1915.....	4,509	2,651,311	59	

(b) *Contracts for Insurance other than Endowments, Sick Benefits, or Funeral Benefits.*

	Number.	Amount.
		\$ c
Contracts in force 31st December, 1914	7,757	6,241,365 50
Add contracts taken during 1915, new or renewed.....	126	45,000 00
Gross number and amount of contracts on foot at any time during 1915	7,883	6,286,365 50

	Number.	Amount.
Deductions:		
Contracts matured in 1915 by death	153	\$ 140,217 05
Contracts lapsed in 1915.....	1,076	952,388 95
Total deductions extended.....	1,229	1,092,606 00

Net insurance contracts	6,654	5,193,759 50
Number of certificate holders in good standing on 31st December, 1915	6,486	7,677,132 09
Number of certificates temporarily suspended.....	168	167,939 00
Grand total of certificate holders 31st December, 1915.....	6,654	7,845,071 09

III. FUNERAL BENEFITS.

The Order has no Funeral Benefit Department.

IV. SICK BENEFITS.

Number of members in Sick Benefit Department, 255.

Sick Benefits are undertaken by the Supreme Body only.

Number of members who received Sick Benefits during 1915, 71.

Amount of benefits paid to sick members, \$1,856.00.

Number of weeks' sickness experienced in 1915, 464.

Total amount of cash to credit of fund, 31st December, 1915, \$4,933.03.

V. ASSETS.

Cash value of bonds and debentures	\$290,166 42
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Dominion Bank, Toronto, Ont.	68,168 78
Dues and assessments called, but not yet payable	29,568 76
Interest due and accrued	2,190 02
Amount of liens on certificates in force	36,566 25
All other assets	1,242 23
Total assets Life Insurance Fund (not extended)	\$230,124 02
Total assets Endowment Fund (not extended)	189,238 54
Total assets Sick and Funeral Fund (not extended)	5,291 03
Total assets General and other Funds (not extended) ..	3,248 87
Total assets	\$427,902 46

VI. LIABILITIES.

Amount of admitted claims	\$12,300 00
Supposed claims	24,610 29
Other liabilities	1,131 39
Total liabilities	<u>\$38,041 68</u>

VII. MISCELLANEOUS.

Actions or Proceedings instituted or prosecuted by or against the Society during 1915: None.

Assessments are made monthly.

Twelve assessments were made during 1915, each being payable the first day of each month.

The Society's accounts were audited in March, July and October, 1915, and February, 1916.

The books of record kept for purposes of insurance certificates are: Register of Certificates issued, Register of Circle Membership, Ledgers, Cash Books, etc.

Names and addresses of the auditors for 1915 were as follows: A. R. Thompson, Merritton, Ont.; J. L. Buck, Port Rowan.

Amount of bond of Supreme Secretary, \$10,000.00.

Amount of bond of Supreme Treasurer, \$3,000.00.

Number of members in Ontario 31st December, 1915, 6,095.

Amount of insurance in force in Ontario at 31st December, 1915, \$7,201,921.00.

Number of members in Ontario who died during 1915, 149.

Amount of death benefits paid Ontario members during 1915, \$201,668.92.

Amount of disability benefits paid to Ontario members during 1915, \$5,519.91.

Amount of endowment benefits paid in 1915, \$12,938.00.

VIII. CASH RECEIPTS

Cash balances from 1914 (not extended), \$285,390.44.

Cash received during 1915 from:

Application fees	\$193 00
Assessments	296,793 96
Per capita tax and levies	12,807 72
Charter fees	22 00
Supplies sold	122 35
Interest and dividends	16,007 06
All other sources	667 37

Total receipts	<u>\$326,613 46</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Commission	\$3,973 35
Registration fees	125 00
Interest	27 90
Expenses of annual meeting	2,090 65
Supplies bought	687 04
Law costs (two years)	3,031 80
Rent, light, heat and taxes	1,467 07
Salaries, officers, auditors	4,447 25
Clerk hire	2,989 41
Medical Examiner—salary and expenses	145 05
Official Journal	1,128 88
Printing, stationery and advertising	449 90
Postage, telegrams and express	622 67
Premiums for guarantee of lodge officers	50 00
Other management expenses (detailed in memo.)	218 60

Total expenses of management	\$21,454 57
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(b) *Miscellaneous Expenditure.*

Endowment benefits	12,988 00
Life insurance claims other than endowments	208,168 92
Sick benefits	1,856 00
Total disability benefits	6,109 91
Expenditure other than foregoing	3,091 30
For investments (not extended)	\$290,166.42

Grand totals	\$253,668 70
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	143	121,500 00	115 55	1	1,000 00
25-29.....	285	268,300 00	297 65	2	2,000 00
30-34.....	506	533,300 00	689 11	1	1,000 00
35-39.....	623	664,480 00	1,020 19	6	5,000 00
40-44.....	804	885,900 00	1,635 28	4	4,500 00
45-49.....	989	1,132,100 00	2,571 37	10	8,000 00
50-54.....	1,030	1,263,460 00	3,577 95	28	33,800 00
55-59.....	902	1,172,594 00	4,247 31	26	39,700 00
60-64.....	655	846,000 00	4,037 84	26	49,000 00
65-69.....	419	557,890 00	3,400 95	17	23,530 00
70-74.....	221	313,756 00	2,533 00	15	22,350 00
75-79.....	56	73,712 00	807 31	9	10,800 00
80-84.....	20	17,450 00	280 40	7	7,057 05
85 and over.....	1	739 00	22 11	1	1,650 00
Totals.....	6,654	7,851,181 00	25,236 02	153	209,387 05

THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA.

(Returns Book, p. 257 B.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, King Street, Kingston, Ont.

Organized 9th May, 1874; incorporated 16th April, 1875.

The Executive Officers of the Society at 31st December, 1915, were as follows:

James A. Minnes, President Kingston.
 John O. Donogh, Vice-President Toronto.
 R. Meek, Secretary-Treasurer Kingston.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1914	28,113	33,339,000 00
Add contracts taken during 1915, new or renewed.....	908	976,500 00
Add amount by which various certificates were increased during 1915.....		19,500 00
Gross number and amount of contracts on foot at any time during 1915	29,021	34,335,000 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1915.....	244	314,500 00
Contracts lapsed in 1915.....	1,314	1,392,750 00
Contracts cancelled in 1915.....	56	56,000 00
Contracts surrendered in 1915	5	5,000 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1915		12,000 00
Total deductions extended.....	1,619	1,780,250 00
	1,619	1,780,250 00
Net contracts on foot at 31st December, 1915.....	27,402	32,554,750 00

III. AND IV. SICK AND FUNERAL BENEFITS.—None.

V. ASSETS.

Cash value of bonds, debentures, etc. \$1,373,792 02
 Cash on hand 146 90

Cash on deposit to Society's credit, not drawn against, in the following chartered banks:

Standard Bank, Kingston, Ont.	\$130,347 18
Montreal Bank, Kingston, Ont.	13,788 55
Montreal Bank, Port Hope	6,442 69
Quebec Bank, Quebec	5,000 00
Dues and assessments called, but not yet payable	71,511 16
All other assets	5,960 62
Total assets	\$1,606,989 12

VI. LIABILITIES.

Amount of claims admitted by Society	\$46,450 00
Total liabilities	\$46,450 00

VII. MISCELLANEOUS.

Actions instituted against the Society in 1915: None.

Six assessments were made during 1915, as follows: 15th January, March, May, July, September, and November.

The books and accounts were audited during the year, monthly.

The following books are kept by the Society: Cards of Membership and Insurance; Record by Book Form of Membership and Insurance; Registers of Agency and Individual Accounts; Registers of Certificates cancelled through deaths, lapses, withdrawals, etc.; Register of Disability Claims, paid or rejected; Cash Book; Ledger and Journal.

Names and post office address of the auditors of 1915: John Nicolle, J. G. Ettinger, Kingston.

No changes were made in the management or system during 1915.

No changes were made, during 1915, in the Constitution and Rules, in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, \$10,000.00.

Number of members in Ontario at 31st December, 1915, 16,083.

Number of certificate holders in Ontario at 31st December, 1915, 16,083.

Number of members in Ontario who died during 1915, 157.

Amount of insurance in force in Ontario at 31st December, 1915, \$18,888,750.00.

Amount of death benefits paid to Ontario members during 1915, \$196,950.56.

Amount of disability benefits paid to Ontario members during 1915, \$500.00.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$98,061.68.

Cash received during 1915 from:

Application fees	\$407 00
Assessments	387,241 32
Per capita and levies	33,183 98
Interest and dividends	74,349 47
All other sources	1,071 16
Repayment of investments (not extended), \$52,310.20.	

Total cash receipts	<u>\$496,252 93</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Commission	\$8,696 73
Law costs	546 23
Registration (Ontario, \$25)	210 00
Annual meeting	1,879 25
Supplies bought	287 38
Travelling expenses	4,527 26
Rent, heat and taxes	1,544 58
Salaries, officers' and auditors' fees	11,590 04
Medical Examiners' salary and expenses	1,012 00
Printing, stationery and advertising	2,472 76
Postage, telegrams, telephone and express	2,310 10
Premiums for guarantee of lodge officers	287 79
Commissions on collections of assessments	24,988 86
Commissions on fees	387 00
Commission on capita tax	2,117 36
Canadian Fraternal Association	65 00
Manitoba Board	150 00
Other management expenses (detailed in memo.)	1,521 38

Total expenses of management	<u>\$64,593 72</u>
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(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	298,772 68
Total disability benefits	1,500 00
Expenditure other than foregoing	823 62
Investments (not extended), \$150,440.71.	

Total expenditure	<u>\$365,690 02</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	407	398,000 00	399 97	1	1,000 00
25-29.....	2,430	2,500,250 00	2,508 43	13	12,470 35
30-34.....	4,378	4,706,500 00	4,886 53	12	11,968 18
35-39.....	5,108	5,685,500 00	6,126 51	17	20,869 62
40-44.....	4,594	5,361,500 00	5,968 21	20	23,317 53
45-49.....	3,693	4,576,750 00	5,252 02	19	24,500 00
50-54.....	2,792	3,710,250 00	4,118 08	33	45,870 84
55-59.....	1,927	2,680,750 00	2,970 58	32	41,000 00
60-64.....	1,087	1,543,250 00	1,760 23	31	38,916 31
65-69.....	592	843,000 00	973 92	26	39,919 89
70-74.....	249	356,750 00	403 60	18	27,887 58
75-79.....	111	151,250 00	165 51	11	12,250 00
80-84.....	25	29,500 00	35 64	6	7,500 00
85 and over.....	9	11,500 00	13 36	5	6,000 00
Totals.....	27,402	32,554,750 00	35,582 59	244	313,470 30

THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

(Returns Book, p. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 84 Market Street, Brantford, Ontario.

Organized 25th November, 1879, and incorporated in Ontario 1st December, 1879.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. A. Stewart, High Chief Ranger.....	Perth, Ont.
J. A. A. Brodeur, High Vice-Chief Ranger	Montreal, Que.
Alf. P. VanSomerén, High Secretary	Brantford, Ont.
Robert Elliott, High Treasurer	Brantford, Ont.
J. A. Stewart.....	Perth, Ont.
J. A. A. Brodeur....	Montreal, Que.
A. R. Coffin.....	Truro, N.S.
A. E. Wright.....	Toronto, Ont.
A. R. Galpin.....	London, Ont.
F. H. Davidson	Winnipeg, Man.
Dr. E. W. Moles....	Norwich, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for Endowment or for Sick and Funeral Benefits, \$90,478,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof: None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1914	91,557	90,889,000 00
Add contracts taken during 1915, new or renewed.....	5,561	5,298,500 00
Gross number and amount of contracts on foot at any time during 1915	97,118	96,187,500 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1915.....	592	595,000 00
Contracts lapsed and cancelled in 1915	5,480	5,114,500 00
Total deductions extended.....	6,072	5,709,500 00
Net contracts in force 31st December, 1915.....	91,046	90,478,000 00

III. FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the High Court and the Subordinate Courts, and the total membership of this department was, at the 31st December, 1915, 60,974.

Number of members of the Society who died during 1915, 592.

The total amount of Funeral Benefits paid in 1915, High Court, \$17,250.00; Subordinate Courts, \$9,568.00.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1915, was: High Court, \$458,683.58; Subordinate Courts, \$197,031.37.

IV. SICK BENEFITS.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of Claims for Sick Benefits during 1915, 7,472.

Total amount of Sick Benefits paid in 1915, High Courts, \$174,674.95; Subordinate Courts, \$19,259.18.

Number of weeks' sickness experienced in 1915, 40,054 2-7.

Amount paid for medical attendance during 1915 (subordinate), \$7,293.91.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1915. See under Funeral Benefits.

V. ASSETS.

Cash value of real estate (office premises)	\$13,375 43
Cash value of bonds, debentures and other securities, as per list enclosed. .	5,633,330 26
Actual cash on hand, as per audit statement 31st December,	
1915	\$197,031 37
(Cash mentioned in above item is held by Treasurers and Trustees of Subordinate Courts).	
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Standard Bank, Brantford (current account)	38,840 82
Standard Bank, Brantford (current account)	127 41
Union Bank, Winnipeg (current account)	167 38
Royal Bank, Quebec	5,000 00
Standard Bank, Brantford (general fund account)	1,091 27
Interest due and accrued	123,539 63
Office furniture and fixtures	9,796 72
Total assets of Life Insurance Fund (not extended)	\$5,318,064 72
Total assets of Sick and Funeral Fund (not extended)	469,921 25
All other assets	6,489 74
Total assets	\$5,831,758 66
Less debit, Union Bank, Winnipeg, Man.	1,343 20
	\$5,830,415 46

VI. LIABILITIES.

Amount of claims admitted	\$52,142 86
Amount of Sick and Funeral Benefit claims, standing unpaid or unadjusted	857 10
Amount of all other liabilities	1,807 76
Total liabilities	\$54,807 72

VII. MISCELLANEOUS.

Suits instituted against the Society during 1915:

Annie Oppen, Plaintiff. This case was settled before the defence was filed, for \$400.00.

Martha Leah Regan, Plaintiff. Presumption of death. Supreme Court of Ontario, \$1000.00. Case stands for trial.

Ellen Elizabeth Golder, Plaintiff. Non-compliance with Rules and Regulations. Supreme Court of Ontario, \$1,000.00. Settled out of Court for \$950.00.

Jane Willoughby, Plaintiff. Defence, Plaintiff must prove age of deceased. Supreme Court of Ontario, \$1,012.50. Case stands for trial.

W. J. McNaughton, Plaintiff. Defence, the Plaintiff is not incapacitated and has not notified Defendant of illness. Ninth Division Court of the United Counties of Stormont, Dundas and Glengarry, \$56.00. Case stands for trial.

Assessments for purposes of life insurance certificates are made monthly.

Twelve assessments were made in 1915, payable on or before the last day of each month for the next succeeding month.

The Society's accounts were, during 1915, daily audited by resident auditors.

The following books of record or account are kept for purposes of insurance certificates or benefits: Cash Book, Record Books, Certificate Registers, Insurance and Sick and Funeral Benefit Ledgers.

Names and post office addresses of the Auditors for 1915 were as follows: W. L. Roberts, Brantford; A. Shultis, Brantford, and J. P. Hoag, Toronto, Ont.

Certain changes were made during 1915 in the Constitution in relation to insurance certificates and benefits.

Amount of High Secretary's bond, \$60,000; High Court Treasurer's bond, \$75,000.

Number of certificate holders in Ontario at 31st December, 1915, 48,299.

Amount of insurance in force in Ontario at 31st December, 1915, \$48,099,000.00.

Number of members in Ontario who died during 1915, 332.

Amount of death benefits paid to Ontario members during 1915, \$331,418.77.

VIII. CASH RECEIPTS.

	High Court.	District High Courts.	Subordinate Courts.
Cash balance from 1914 (not extended), \$5,174,212.18.			
Cash received during 1915:			
Application and initiation fees			\$8,947 11
Dues			173,405 77
Assessments .. 1,030,821 53			
Per capita tax .. 111,565 98		\$11,114 70	
Fees .. 11,865 50		812 50	
Supplies sold .. 1,983 51		441 14	
Premiums for guarantee bonds .. 3,623 35		359 00	
Interest .. 275,101 91		19 39	
Other sources .. 3,928 02		1,250 50	84,306 26
Cash received from investments (not extended), \$654,160.04.			
Totals	\$1,438,889 80	\$13,997 23	\$266,659 14

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	High Court.	District High Court.	Subordinate Courts.
Cash paid during 1915 for:			
Capitation tax Dist. High Court		\$3,250 00	.....
Office expenses District High Court		1,102 91	.....
Organization expenses	\$65,082 29	3,107 72	.....
Law costs	2,125 19		.....
Grants	3,970 00	470 00	.....
Registration fees	263 50		.....
Investigation expenses	79 18		.....
Executive Committee	1,239 10	56 20	.....
Exchange	876 14		.....
Expenses of delegates, District High Court ...	175 00		.....
Supplies bought	9,646 79	251 00	.....
Annual meeting	1,896 85	1,398 75	.....
Light, heat, taxes and water rates	790 93		.....
Managing officers' salaries and officers' and auditors' fees	12,000 00	2,760 00	.....
Other officers	18 75	61 25	.....
Medical Board expenses	164 54	119 00	.....
Clerk hire	15,891 54	695 00	.....
Official journal	7,201 19		.....
Printing (other than official journal) and ad- vertising	2,333 96	512 69	.....
Postage, telegrams, etc.	4,352 34		.....
Guarantee of bonds	1,065 92	354 00	.....
Other management expenses in memo.	2,547 20		.....
Total expenses of management	\$131,720 41	\$14,138 52	.....

(b) *Miscellaneous Expenditure.*

Life insurance claims	592,179 88	.....	.....
Funeral benefits	17,250 00	.....	\$9,568 00
Sick benefits	174,674 95	.....	19,259 18
Gratuities	648 10	.....	.....
Medical attendance .....		.....	7,293 91
Office premises and furniture	597 96	.....	.....
Active Foreign Service Volunteers	16,613 56	.....	.....
Expenses, good of Order	779 87	.....	.....
Expenditure other than foregoing	1,423 31	.....	232,413 66
Cash paid for investments (not extended), \$912,757.86.			

Total expenditure	\$935,888 04	\$14,138 52	\$268,534 75
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	10,080	9,538,000 00	5,859 86	45	41,250 00
25-29.....	12,522	11,887,500 00	7,473 30	47	44,500 00
30-34.....	14,361	13,784,500 00	8,926 05	48	45,900 00
35-39.....	13,940	13,556,000 00	9,129 27	50	47,647 06
40-44.....	12,669	12,631,000 00	9,129 73	56	54,428 58
45-49.....	10,518	10,819,500 00	8,280 96	72	68,500 00
50-54.....	7,987	8,548,500 00	6,877 30	77	81,525 19
55-59.....	4,964	5,436,000 00	4,614 76	70	73,149 13
60-64.....	2,366	2,576,000 00	2,233 33	53	61,348 22
65-69.....	1,061	1,117,000 00	957 66	35	34,592 92
70-74.....	404	410,000 00	310 20	23	23,000 00
75-79.....	118	118,000 00	77 05	7	7,338 78
80-84.....	51	51,000 00	33 15	9	9,000 00
85 and over.....	5	5,000 00	3 25	.....	.....
Totals.....	91,046	90,478,000 00	63,905 87	592	592,179 88

THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

(Returns Book, p. 142.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 72 Queen Street West, Toronto.

Organized in June, 1852, and incorporated in Ontario 12th September, 1882.

The Executive Officers of the Society, at the 31st December, 1915, were as follows:

C. H. Bamfylde, Grant Master..... Hamilton.
 D. F. Palmer, Deputy Grand Master..... Toronto.
 C. H. Denton, Past Grand Master..... Tillsonburg.
 T. S. Hudson, Grand Representative..... Montreal.
 W. L. D. Adams, Grand Representative..... Toronto.
 Robert Fleming, Grand Secretary..... Toronto.
 W. H. Shaw, Grand Treasurer..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments or for Sick or
 Funeral benefits in force 31st December, 1915..... \$2,415,280 67

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) *Contracts for Endowments or for Benefits in the nature thereof.*

	Number.	Amount.
Contracts in force 31st December, 1914.....	29	\$ 12,200 00
Gross number and amount of contracts on foot at any time during 1915	29	12,200 00
	Number.	Amount.
Deductions:		
Contracts matured in 1915.....	9	\$3,400 00
Contracts surrendered in 1915.....		
Contracts cancelled in 1915.....		
Add to above deductions the amount by which various certificates still on foot were reduced during 1915		
Total deductions extended.....	9	3,400 00
Net endowment contracts on foot 31st December, 1915	20	8,800 00

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral.

	Number.	Amount.
Net contracts in force 31st December, 1914	3,532	\$ 2,517,656 67
Add contracts taken in 1915, new or renewed.....	173	112,250 00
Add amount by which various certificates were increased during 1915 (reinstated).....		
Gross number and amount of contracts on foot at any time during 1915	3,705	2,629,906 67
	Number.	Amount.
Deductions:		
Contracts matured in 1915.....	35	\$ 23,726 19
Contracts lapsed, surrendered or cancelled in 1915	312	190,276 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1915.....		623 81
Total deductions extended.....	347	214,626 00
Net contracts on foot 31st December, 1915	3,358	2,415,280 67

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge.

Thirty-one members died during 1915, and the amount of funeral benefits paid was \$1,400.00.

Seven members' wives died in 1915, and the amount of funeral benefits paid in 1915 was \$140.00.

Total cash standing to credit of Funeral Fund, 31st December, 1915: None.

IV. SICK BENEFITS.

Sick benefits are undertaken by Grand and Subordinate Lodges.

Number of members who received sick benefits in 1915: Grand Body, 10; Subordinates, 290.

The total amount of benefits paid in 1915: Grand Body, \$211.78; Subordinates, \$5,063.66.

Number of weeks' sickness experienced in 1915: Grand Body, 52; Subordinates, 1,505.

The total amount paid for medical attendance was \$1,687.12.

Total cash standing to credit of Sick Fund: Grand Body, \$2,117.14.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of real estate .....	.....	\$5,200 00
Cash value of mortgages	18,725 00	\$1,800 00
Cash value of bonds, debentures and securities.....	141,131 26	848 69
Cash on hand	163 04	15,027 51
Cash on deposit to the Society's credit, not drawn against, as follows:		
In Dominion Bank, Toronto.....	19,016 29	.....
Dues and assessments due and unpaid.....	3,339 26	1,661 26
Interest due and accrued on mortgages.....	809 58	66 22
Interest due and accrued on bonds, debentures and securities.....	3,156 07	.....
Total assets of Life Insurance Fund (not extended)	\$181,008 00	
Total assets of Sick Fund (not extended)	2,117 14	
Total assets of Guarantee Fund (not extended)	500 00	
All other assets	2,318 28	6,720 86
Total assets	<u>\$188,658 78</u>	<u>\$31,324 54</u>

VI. LIABILITIES.

Amount of claims admitted	\$5,300 00	.....
Amount of claims resisted.....	.....	.....
Amount of other liabilities	2,275 43	\$1,220 17
Total liabilities	<u>\$7,575 43</u>	<u>\$1,220 17</u>

VII. MISCELLANEOUS.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made during 1915.

Books of record or account kept by the Society: Register of Certificates, Register of Lodges, Cash Book, Journals and Ledgers.

The Society's books were duly audited quarterly during 1915.

The names and post office addresses of the auditors for 1915 were as follows: W. L. Young, Markdale, Ont.; W. R. Day, Toronto.

No changes were, during 1915, made in the Constitution and Rules, in respect of insurance certificates or benefits.

Amount of bond of Grand Secretary, \$2,000.00.

Amount of bond of Grand Treasurer, \$2,000.00.

Number of members in Ontario, 3,184.

Number of certificate holders in Ontario at 31st December, 1915, 3,184.

Amount of insurance in force in Ontario at 31st December, 1915, \$2,277,780.67.

Number of members in Ontario who died during 1915, 32.

Amount of death benefits paid to Ontario members during 1915, \$20,226.19.

Amount of disability benefits paid to Ontario members during 1915, \$200.00.

Amount of endowment benefits paid to Ontario members during 1915, \$3,400.00.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), Grand Body, \$20,654.55.

Cash balance from 1914 (not extended), Subordinate Body, \$17,489.03.

	Grand Body.	Subordinate Bodies.
Cash received during 1915 from:		
Application fees	\$312 00	.....
Initiation fees .....	.....	\$332 74
Degrees and cards .....	.....	11 00
Assessments (premiums)	37,551 33	21,085 63
Per capita tax and levies.....	8,414 58	.....
Charter fees	50 00	.....
Supplies sold	55 11	.....
Rent.....	.....	428 69
Interest.....	7,938 46	368 29
Premiums for guarantee	246 00	.....
All other sources	4,674 53	573 06
From investment (not extended), \$4,789.37.		
Total receipts	\$59,242 01	\$22,799 41

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1915 for:		
Per capita tax or levies .....	.....	\$9,947 78
Commission and organization	\$2,745 30	.....
Law costs	150 60	.....
Registration fees	35 00	.....
Expenses of meeting	743 60	.....
Supplies bought	48 60	.....
Travelling expenses	222 20	.....
Rent, light, heat and taxes	609 22	1,819 01
Salaries, officers' and auditors' fees	2,475 00	1,694 75
Clerk hire	1,079 10	.....
Medical Examiner's salary	400 00	.....
Official journal of proceedings.....	691 76	.....
Printing, stationery and advertising.....	101 90	.....
Postage, telegrams and express.....	291 50	.....
Premium for guarantee	16 00	.....
Other expenses .....	.....	2,526 55
Total expenses of management.....	\$9,609 78	\$15,988 09

(b) Miscellaneous Expenditure.

Endowments.....	3,400 00	.....
Life insurance claims	23,726 19	.....
Funeral benefits	1,540 00	.....
Sick benefits	211 78	5,063 66
Disability benefits	200 00	.....
Medical attendance .....	.....	1,687 12
Other expenditure	1,108 01	.....
Cash paid for investments (not extended), \$25,710.84.		
Total expenditure	\$39,795 76	\$22,738 87

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members Col. 1.	Amount of insurance. Col. 2.	Amount of monthly payments. Col. 3.	Number of deaths during year. Col. 4.	Death losses incurred during year Col. 5.
		\$ c.	\$ c.		\$ c.
16-24.....	219	111,750 00	104 96		
25-29.....	258	153,500 00	172 93		
30-34.....	339	202,750 00	261 94	2	1,250 00
35-39.....	384	256,350 00	461 96	3	1,468 54
40-44.....	459	332,652 00	646 78	3	3,907 65
45-49.....	421	333,810 00	668 02	5	3,000 00
50-54.....	423	326,571 42	700 97	4	3,500 00
55-59.....	326	303,837 25	610 29		
60-64.....	208	178,050 00	358 44	3	1,800 00
65-69.....	177	143,310 00	308 71	7	6,000 00
70-74.....	59	53,900 00	116 47	2	1,000 00
75-79.....	16	11,500 00	23 13	2	1,000 00
80-84.....	1	500 00	1 21	1	500 00
85 and over	68	6,800 00	8 85	3	300 00
Totals.....	3,358	2,415,280 67	4,444 66	35	23,726 19

THE SONS OF ENGLAND BENEFIT SOCIETY.

(File 1, p. 193.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 58 Richmond St. East, Toronto.

Organized, 12th December, 1874; incorporated, 19th February, 1875.

The Executive Officers of the Society, at the 31st December, 1915, were as follows:

W. H. Randall, Supreme President Toronto.
 D. J. Proctor, Supreme Vice-President Toronto.
 E. A. Miller, Past Supreme President Aylmer.
 John W. Carter, Supreme Secretary Toronto.
 C. Meech, Supreme Treasurer Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts, other than endowments, or for sick or funeral benefits
 in force 31st December, 1915, \$4,101,550.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1914	4,874		4,414,200	00
Contracts taken during 1915	36		25,500	00
Add amount by which various certificates were increased during 1915			500	00
Gross number and amount on foot at any time during 1915	4,910		4,440,200	00
	Number.		Amount.	
Deductions:			\$	c.
Contracts matured in 1915	55		57,150	00
Contracts lapsed in 1915	299		276,500	00
Amount by which various certificates still on foot were reduced			5,000	00
Total deductions extended	354		338,650	00
Net contracts on foot 31st December, 1915	4,556		4,101,550	00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Supreme Lodge, with a membership of
 adults, 31,584; juveniles, 2,103.

Number of members of the Society who died during 1915, 215.

The total amount of funeral benefits paid in 1915 was \$21,350.00.

Number of members' wives who died during 1915, 138, and the amount paid in respect thereof was \$6,875.00.

Number of members' children who died during 1915, 25, amount paid in respect thereof was \$367.50.

Number of juvenile members who died during 1915, 3; amount paid in respect thereof, \$50.00.

The total amount of cash and mortgage standing to credit of funeral fund at 31st December, 1915, was \$35,199.69; Juvenile branch, \$3,646.99.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1915, 3,224.

The total amount of benefits paid during 1915: Supreme Body, \$3.42; Grand Body, \$596.22; Subordinate bodies, \$51,742.77; Juvenile branch, \$1,248.45.

Number of weeks' sickness experienced in 1915, was 17,231.

Amount paid for medical attendance during 1915 was: Grand body, \$658.36; Subordinate bodies, \$32,621.47; Juvenile branch, \$1,693.64.

Total amount of cash standing to credit of fund at 31st December, 1915: Supreme body, ; Grand body, \$3,587.88; Subordinate bodies, \$259,296.06; Juvenile branch, \$10,597.12.

V. ASSETS.

	Supreme Body.	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of real estate.....	\$37,474 93	.....	.....	.....
Cash value of mortgages.....	34,951 51	.....	.....	.....
Cash value of bonds, debentures, securities	2,750 00	.....	.....	.....
Actual cash in hand 31st Dec., 1915..	250 94	\$276 42	\$8,467 31	\$531 62
Cash deposit in the following banks:				
Imperial Bank, Toronto, and Vic- toria Loan and Savings Com- pany (Lindsay) and sundry banks, sundry places	95,932 94	3,311 46	250,828 74	10,065 50
Interest due and accrued	4,705 37	.....	.....	.....
Total assets, Insurance Fund (not ex- tended)....	\$62,468 44	.....	.....	.....
Total assets, Sick Fund..	273,481 05	.....	.....	.....
Total assets, Guarantee Fund.....	6,461 09	.....	.....	.....
Total assets, General Fund	94,152 73	.....	.....	.....
Total assets, Funeral Fund	39,521 68	.....	.....	.....
War Relief Fund for widows and orphans	18,797 05	.....	.....	.....
Aggregate of all other assets.....	7,741 20	.....	.....	.....
Total assets	\$202,603 94	\$3,587 88	\$259,296 05	\$10,597 12

VI. LIABILITIES.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Amounts of claims admitted by the Society.....	\$5,125 00	.....	.....
Amount of other liabilities.....	.....	\$2,732 16	\$152 99
Total liabilities	\$5,125 00	\$2,732 16	\$152 99

VII. MISCELLANEOUS.

No actions or proceedings were taken by or against the Society during 1915.

Assessments for the purpose of life insurance are made monthly.

Twelve such assessments were made during 1915, payable first of each month.

The books and accounts were duly audited January 18th, 1916.

Books of account kept by the Society: Cash books and Ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors: C. Richardson and W. Barker, Toronto.

No changes were made during 1915 in the constitution and rules in respect of insurance certificates or benefits and rates.

Amount of bond of Grand Secretary, \$3,000.00.

Amount of bond of Grand Treasurer, \$1,000.00.

Number of members in Ontario, 24,477.

Number of certificate holders in Ontario, 3,185.

Amount of insurance in force in Ontario at 31st December, 1915, \$3,249,000.00.

Number of members in Ontario who died during 1915, 49 beneficiary and 112 funeral claims.

Amount of insurance benefits paid to Ontario members in 1915, \$53,977.57.

Amount of disability benefits paid to Ontario members in 1915, \$200.00.

Amount of funeral benefits paid to Ontario members during 1915, \$16,150.00.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), Supreme Lodge, \$87,411.03.

Juvenile and Subordinate, \$261,974.67.

Cash received during 1915 from:

	Supreme Body.
Registration (F. Ben.)	\$972 05
Dues.....	141 63
Assessments: Funeral and Beneficiary.....	100,101 99
Per capita tax and levies	27,189 37
Charter fees	12 50
Supplies sold	4,251 77
Interest.....	3,042 87
Premiums for guarantee of lodge officers.....	487 65
Rents.....	3,067 30
All other sources	213 72
Cash received from investments, \$150.00.	

Total receipts	\$139,480 85
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Receipts by Grand body, \$4,663.39.

Receipts by Subordinate branches, \$199,358.12.

Receipts by Juvenile branches, \$5,622.86.

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:	Supreme Body..
Commission.....	\$3,279 71
Law costs	276 40
Registration fees	200 00
Investigation of claims	151 00
District Deputy expenses	849 71
Executive and Trustee meetings.....	487 20
Expenses of general meeting.....	1,428 50
Supplies bought	2,551 66
Travelling expenses	903 00
Rent, light, heat and taxes.....	2,589 80
Managing officers' salary and expenses.....	3,700 00
Medical examiners' fees	32 50
Clerk hire	4,893 00
Official Journal	3,600 00
Printing, stationery and advertising.....	808 68
Postage, telegrams and express	1,085 54
Premiums for guarantee of lodge officers.....	16 00
Other management expenses	185 57
Total expenses of management.....	<u>\$27,038 27</u>

(b) *Miscellaneous Expenditure.*

Life insurance payments	61,977 57
Funeral benefits	28,642 50
Total disability benefits	200 00
Sick benefits (members at large).....	3 43
Returned assessments, over age joining benefit	31 70
Gratuities, Christmas	54 00
Expenditures other than foregoing.....	558 82
For investments (not extended), \$12,351.71.	
Total expenditure	<u>\$118,506 29</u>

Expenditure by Grand Body, \$4,208.56.

Expenditure by Subordinate bodies, \$203,676.24.

Expenditure by Juvenile Branch, \$5,404.11.

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	98	81,250 00	81 28	2	2,000 00
25-29.....	186	161,250 00	160 29	.....	.....
30-34.....	368	324,250 00	340 18	1	500 00
35-39.....	448	412,000 00	487 46	5	4,500 00
40-44.....	541	514,500 00	691 55	3	3,000 00
45-49.....	619	640,200 00	859 34	3	4,000 00
50-54.....	576	632,000 00	898 67	5	5,000 00
55-59.....	436	500,250 00	779 61	4	5,000 00
60-64.....	297	341,900 00	587 31	7	8,000 00
65-69.....	265	296,200 00	560 43	8	8,000 00
70-74.....	142	155,200 00	374 30	10	9,800 00
75-79.....	32	31,650 00	100 34	5	6,000 00
80-84.....	6	8,400 00	17 53	2	1,500 00
85 and over.....	3	2,500 00	12 90	.....	.....
Totals.....	4,017	4,101,550 00	5,951 19	55	57,300 00

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

(Returns Book, p. 552.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 15 King Street West, Toronto.

Organized 27th June, 1876; incorporated in Ontario, 8th April, 1880.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

A. C. Gordon, Grand Chief.....Toronto.
 J. L. Wilson, Grand Chieftain.....Toronto.
 Alex. Fraser, Grand Treasurer.....Toronto.
 Donald M. Robertson, Grand Secretary.....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments, sick or funeral benefits,
 \$4,860,137.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1914	6,686	\$ c. 5,085,887 00
Add contracts taken during 1915	135	84,750 00
Gross number and amount of contracts on foot at any time during 1915	6,821	5,170,637 00
	Number.	Amount.
Deductions:		
Contracts matured in 1915	101	\$ c. 81,500 00
Contracts lapsed in 1915	412	229,000 00
Contracts surrendered in 1915.....		
Contracts cancelled in 1915.....		
Total deductions extended.....	513	310,500 00
Net contracts on foot 31st December, 1915.....	6,308	4,860,137 00

III. FUNERAL BENEFITS.

Funeral benefits (if any) are undertaken by the subordinate camps.

IV. SICK BENEFITS.

Sick benefits are undertaken under the Grand Camp Constitution and By-laws.

Number of members who received sick benefits in 1915, 48.

Total amount of benefits paid in 1915, in respect of sick members, \$977.41.

Number of weeks' sickness experienced during 1915, 237 4-7.

Total amount of cash standing to credit of fund, \$7,506.16.

V. ASSETS.

Cash value of bonds, debentures, etc.	\$504,146 17
Cash on hand	1,487 08
Cash on deposit, Bank of Hamilton, Toronto	54,071 23
Imperial Bank, Toronto	3,010 17
Royal Bank, Ingersoll	5,977 17
Royal Bank, Toronto	9,091 18
Bank of Hamilton, Toronto (Sick Benefit Fund)	7,498 25
Deposit with Quebec Government	5,000 00
	\$590,281 25
Less outstanding cheque	18 90
Total assets	\$590,262 35

VI. LIABILITIES.

Amount of claims admitted	\$13,000 00
Total liabilities	\$13,000 00

VII. MISCELLANEOUS.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1915, payable on the 1st day of each month.

The Society's accounts were audited 11th and 13th January, 1916. The books of record or account kept for purposes of insurance certificates or benefits: Register of Subordinate Camps, showing particulars of each certificate issued: Ledger.

The names and post office addresses of the auditors of accounts for 1915 were: A. D. McIntyre, Williamstown, and J. A. McIntosh, Hamilton.

Amount of bond of Grand Secretary, \$6,000.

Amount of bond of Grand Treasurer, none.

Certain changes were made, during 1915, in the Constitution, in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1915, 5,573.

Number of members in Ontario who died during 1915, 92.

Amount of death benefits paid to Ontario members during 1915, \$67,464.33.

Amount of insurance in force in Ontario, 31st December, 1915, \$4,353,137.00.

VIII. CASH RECEIPTS.

Cash balance from 1914, \$81,098.29.

	Grand Camp.	Subordinate. Camps.
Cash received during 1915 from:		
Initiation fees		\$29 00
Dues		13,962 05
Assessments	\$86,442 38	86,529 60
Per capita tax	11,559 94	
Supplies sold	700 58	
Interest	22,988 80	
All other	6 00	2,294 92
Cash received from repayment of loan (not extended), \$28,037.11.		
Total cash receipts	<u>\$121,697 70</u>	<u>\$102,815 57</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Camp.	Subordinate. Camps.
Cash paid during 1915 for:		
Commission and organizing	\$12 00	\$6 00
Per capita tax		11,191 54
Registration fees	205 00	
Law costs	20 00	
Guarantee bond Grand Secretary	30 00	
Expenses, Annual Meeting	3,005 30	
Supplies bought	129 90	681 86
Travelling expenses	31 67	
Medical Examiner's salary and expenses	109 55	
Salaries, officers' committees' and auditors' fees	2,930 00	
Clerk hire	1,300 00	
Postage, telegrams and express	409 55	
Printing, etc.	1,069 05	
Premiums for Guarantee Bonds	128 25	
Committee expenses	417 45	
Presentation to Grand Secretary	625 00	
Expenses of new offices	236 85	
Other expenses	521 51	
Total expenses of management	<u>\$11,181 08</u>	<u>\$11,879 40</u>

(b) Miscellaneous Expenditure.

Life insurance claims other than endowments	73,214 33	
Sick benefits	977 41	
Refunds assessment account	97 11	
Paid by Subordinate Camps to Grand Camp for assessments..		86,534 03
All other expenses		4,462 02
For investments (not extended), \$64,246.99.		
Total expenditure	<u>\$85,469 93</u>	<u>\$102,875 45</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	215	122,500 00	113 71	5	3,000 00
25-29.....	429	264,250 00	265 52	3	1,750 00
30-34.....	578	331,500 00	361 55	5	2,500 00
35-39.....	708	483,750 00	571 53	3	1,000 00
40-44.....	727	504,024 00	626 98	6	5,500 00
45-49.....	756	581,897 00	789 41	7	5,000 00
50-54.....	888	717,840 00	1,079 22	8	6,750 00
55-59.....	742	661,282 00	1,123 91	11	9,000 00
60-64.....	540	492,059 00	951 53	11	10,500 00
65-69.....	451	420,035 00	969 39	20	17,500 00
70-74.....	205	201,500 00	497 07	12	10,000 00
75-79.....	66	77,500 00	230 64	10	8,500 00
80-84.....	3	2,000 00	6 01	.....	.....
85 and over.....	.....	.....	.....	.....	.....
Totals.....	6,308	4,860,137 00	7,586 47	101	81,000 00

THE GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND.

(File I, p. 58.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915

Head Office, 10 Berti Street, Toronto, Ont.

Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

The Executive Officers of the Society at the 31st December, 1915, were as follows:—

Daniel D. Ellis, M.D., President Fleming, Sask.
 H. C. Hocken, Vice-President Toronto.
 Isaac Crowley, Secretary-Treasurer Toronto.
 J. J. Williams, M.D., Executive Woodstock.
 Wm. Crawford, Executive Toronto.
 J. C. Boylen, Executive.....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for insurance other than Endowments, Sick Benefits, or Funeral benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1914	5,813		5,615,000	00
Add contracts taken during 1915, new or renewed.....	601		561,000	00
Gross number and amount of contracts on foot at any time during 1915	6,414		6,176,000	00
	Number.		Amount.	
Deductions:			\$	c.
Contracts matured in 1915.....	74		72,000	00
Contracts lapsed in 1915.....	1,138		1,060,000	00
Total deductions carried out	1,212		1,132,000	00
Net contracts on foot at 31st December, 1915.....	5,202		5,044,000	00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1915.—No information.

IV. SICK BENEFITS.

No information.

V. ASSETS.

Cash value of mortgages	\$12,600 00
Cash value of bonds, debentures, etc.	85,649 87
Cash in hands of Secretary-Treasurer	121 09
Cash on deposit to Society's credit, not drawn against, in Bank of Toronto, Toronto	9,365 22
Total assets	<u>\$107,736 18</u>

VI. LIABILITIES.

Amount of claims supposed or reported unadjusted	\$12,500 00
Total liabilities	<u>\$12,500 00</u>

VII. MISCELLANEOUS.

No actions or proceedings were taken by or against the Society.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1915, and were payable at the 1st of each and every month.

The Society's accounts were duly audited on January 20th, 1916.

The following books of record and account are kept for purposes of insurance certificates or benefits: Assessment Register, Death Register, Cash Book, Agent's Book, Ledger and Bank Book.

Names and post office addresses of the auditors for 1915 were as follows: John H. Delamere, Minden; and James F. Harper, Hamilton.

Certain changes were, during 1915, made in the constitution and rules of the Society in relation to insurance certificates and benefits.

Secretary-Treasurer's bond, \$3,000.

Number of certificate holders in Ontario, 3,855.

Amount of insurance in force in Ontario, 31st December, 1915, \$3,722,000.

Number of members in Ontario who died during 1915, 50.

Amount of death benefits paid to Ontario members during 1915, \$44,978.36.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$83,737.40.

Cash received during 1915 from:

Application fees	\$1,849 00
Dues	9,973 00
Assessments	86,290 30
Interest	3,946 23
Other sources	188 50
Repayment of investments, \$332.30.	

Total receipts	<u>\$102,247 03</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Commission and organization expenses	\$3,999 86
Registration fees	190 65
Supplies bought	172 88
Travelling expenses	150 65
Rent, light, heat, taxes and telephone	576 52
Salaries, officers' and auditors fees	1,900 00
Medical examiner's salary and expenses	1,438 50
Clerk hire	2,296 00
Printing, stationery and advertising	658 18
Postage, telegrams and express	1,034 05
Premiums for guarantee	15 00
Investigation of claims	195 10
Other management expenses	162 71

Total expenses of management \$12,790 10

(b) *Miscellaneous Expenditure.*

Life insurance claims	65,458 15
For investments (not extended), \$50,043.70.	

Total expenditure \$78,248 25

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	407	398,000 00	364 42	3	3,000 00
25-29.....	527	506,500 00	516 99	2	2,000 00
30-34.....	621	588,500 00	660 52	4	3,500 00
35-39.....	640	611,000 00	767 77	5	2,500 00
40-44.....	614	585,000 00	816 32	2	1,500 00
45-49.....	627	599,000 00	937 25	4	3,000 00
50-54.....	590	581,000 00	978 72	9	9,994 00
55-59.....	501	500,000 00	893 72	9	9,000 00
60-64.....	313	313,000 00	593 66	12	9,985 79
65-69.....	175	175,000 00	332 00	8	6,000 00
70-74.....	140	140,000 00	312 96	7	7,978 36
75-79.....	39	39,000 00	91 54	5	5,000 00
80-84.....	5	5,000 00	14 60	4	2,000 00
85 and over.....	3	3,000 00	11 01		
Totals.....	5,202	5,044,000 00	7,291 48	74	65,458 15

SUPREME COUNCIL OF THE ROYAL ARCANUM.

(File I, p. 50.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 407-409 Shawmut Avenue, Boston, Mass.

Chief Agent and Attorney for Ontario, Lyman Lee, Hamilton.

Organized 23rd June, 1877; incorporated in Massachusetts 5th November, 1877.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Samuel N. Hoag, Supreme Regent Harrisburg, Pa.
 C. Arch. Williams, Supreme Vice-Regent Chicago, Ill.
 Alfred T. Turner, Supreme Secretary Boston, Mass.
 A. S. Robinson, Supreme Treasurer St. Louis, Mo.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits
 in force 31st December, 1915, \$455,120,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1914.....	245,986		467,413,000	00
Add contracts taken during 1915 new and renewed	12,706		14,229,000	00
Add amount by which various certificates were increased during 1915			1,362,000	00
Gross number and amount of contracts on foot at any time during 1915	258,692		483,004,000	00
	Number.		Amount.	
			\$	c.
Deductions :				
Contracts matured in 1915	4,048		9,236,000	00
Contracts lapsed in 1915.....	11,549		16,006,500	00
Add to above deductions the amount by which various certificates still on foot were reduced during 1915.....	....		2,641,500	00
Total deductions extended.....	15,597		27,884,000	00
Net contracts on foot at 31st December, 1915.....	243,095		455,120,000	00

V. ASSETS.

Cash value of real estate, less incumbrances	\$65,000 00
Cash value of bonds, etc.	4,379,473 00
Cash on deposit to Society's credit, not drawn against, in the following banks:	
	W. & O. B. Fund.
American National Bank, Atlanta, Ga.	\$13,077 94
The American National Bank, Wilmington, N.C.	14,881 71
Boston Safe Deposit & Trust, Boston	11,793 58
National Shawmut Bank, Boston	10,017 29
National Exchange Bank, Baltimore	13,966 90
Mechanics Bank, Brooklyn	17,287 98
Central National Bank, Cleveland	10,307 37
First National Bank, Chicago	15,653 72
Merchants Loan & Trust Company, Chicago	14,866 21
People's State Bank, Detroit	16,331 99
The Bank of Toronto, Montreal	16,699 78
First National Bank, Minneapolis	11,029 81
First National Bank, New York	21,330 88
Garfield National Bank, New York	14,932 55
Lincoln National Bank, Pittsburg, Pa.	10,987 67
Market & Fulton National Bank, New York	23,172 75
Central National Bank, Philadelphia	12,505 82
First National Bank, Richmond, Va.	14,165 79
Mechanics-American National Bank, St. Louis	23,768 97
Merchants-Laclede National Bank, St. Louis	21,384 18
The Bank of Toronto, Toronto, Ont.	14,866 26
Broad Street National Bank, Trenton, N.J.	10,309 89
First National Bank, Utica, N.Y.	13,341 75
The National Bank of Westfield, N.Y.	26,759 91
Wells Fargo Nevada National Bank, San Francisco, Cal.	10,095 23
Slater Trust Company, Pawtucket, R.I.	10,699 77
State Bank of Evanston, Evanston, Ill.	9,198 31
Total	\$403,434 01
	General Fund.
National Shawmut Bank, Boston	\$4,531 30
Central National Bank, Cleveland	447 78
People's State Bank, Detroit	434 18
The Bank of Toronto, Montreal	2,349 69
Garfield National Bank, New York	3,680 19
Central National Bank, Philadelphia	685 40
First National Bank, Richmond, Va.	373 40
Mechanics-American National Bank, St. Louis	4,322 85
The Bank of Toronto, Toronto, Ont.	1,863 94
Broad Street National Bank, Trenton, N.J.	477 24
First National Bank, Utica, N.Y.	531 68
The National Bank of Westfield, N.Y.	2,381 86
Total	22,079 51
Contingent Fund of Supreme Officers	8,500 00
Emergency Fund	51,288 62
Provincial Treasurer, Quebec	5,000 00

Dues and assessments due and unpaid	717,544 63
Interest due and accrued on bonds	67,923 35
Interest due and accrued on bank balances and deposits.....	1,348 28
Total assets of Life Insurance Fund (not extended).....	\$1,098,254 26
Total assets of Emergency Fund (not extended).....	4,479,334 97
Total assets of General and other funds (not extended)...	229,047 16
Amount of liens secured by benefit certificates matured by death, unpaid.	66,423 73
All other assets	18,621 26
 Total assets	 \$5,806,636 39

VI. LIABILITIES.

Amount of claims admitted	\$213,671 66
Amount of claims supposed or reported or unadjusted	767,500 00
Amount of claims resisted (Classes D and E)	21,000 00
All other liabilities	2,600 54
 Total liabilities	 \$1,004,772 20

VII. MISCELLANEOUS.

No actions were instituted by or against the Society in Ontario during 1915.

Assessments for the purpose of Life Insurance Certificates are made monthly. Twelve assessments were made during the year 1915.

The accounts and books of the Society were audited for the year 1915, in March and October.

The books of record and account kept for purposes of insurance certificates or benefits are: Registers of membership of each council, Registers of Benefit Certificates, Registers of Death, Cash Books, Ledgers, etc.

Names and addresses of the auditors of accounts for 1915: W. C. Shurtleff, Chicago, Ill.; Charles J. Taylor, Baltimore, Md., and Amedee Peting, St. Louis, Mo.

No changes were, during 1915, made in the organization and management of the Society.

Amount of bond of Supreme Secretary, \$20,000.00.

Amount of bond of Supreme Treasurer, \$100,000.00.

Number of certificate holders in Ontario at 31st December, 1915, 2,870.

Amount of insurance in force in Ontario at 31st December, 1915, \$5,894,500.00.

Number of members in Ontario who died in 1915, 67.

Amount of death benefits paid to Ontario members during 1915, \$151,329.14.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$573,106.62.

Half cash liens, 1914	\$5,488,159 25
Half cash liens, 1915	925,295 10
Interest—accumulations on liens	215,852 41

Cash received during 1915 from:

Dues	\$196,909 60
Assessments	7,507,728 71
Fines	566 90

Degrees and cards	3 00
Supplies sold	1,829 74
Interest and dividends	225,453 52
All other sources	4,726 47
Cash received from repayment of loans or investments (not extended)	\$642,757 20
Total cash receipts	<u>\$7,937,217 94</u>

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Commission and organization expenses	\$20,619 83
Law costs	6,189 47
Registration fees, insurance departments	744 50
Investigating claims	1,035 32
Expenses annual meeting	22,679 36
Supplies bought	393 52
Travelling expenses	7,172 26
Rent, light, heat and taxes	6,518 53
Salaries, officers' and auditors' fees	29,687 50
Medical examiner	4,497 50
Clerk hire	58,633 72
Official Journal	22,171 82
Printing, stationery and advertising	14,144 04
Postage, telegrams and express	5,591 43
Other management expenses (detailed in memo)	14,173 92
Total expenses of management	<u>\$214,252 72</u>

(b) *Miscellaneous Expenditure.*

Life insurance claims	8,448,526 90
Half cash liens recovered at payment of death claim (not extended)	\$558,704 25
Half cash liens, lapses and cancellations (not extended)....	89,980 93
Half cash liens, account members in good standing, 31st December, 1915 (not extended)	5,914,197 85
Total expenditure	<u>\$8,662,779 62</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of Members.	Amount of Insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	9,358	10,308,500 00	7,492 08	28	32,000 00
25-29.....	15,016	17,958,000 00	14,660 68	53	70,000 00
30-34.....	20,457	26,809,500 00	22,025 92	102	129,000 00
35-39.....	29,077	42,438,500 00	34,565 52	160	245,500 00
40-44.....	33,887	57,072,000 00	49,005 36	245	432,000 00
45-49.....	35,487	69,773,000 00	67,601 28	366	711,000 00
50-54.....	32,145	70,245,000 00	82,212 16	491	1,089,500 00
55-59.....	28,335	65,228,500 00	92,727 89	607	-1,441,000 00
60-64.....	19,451	46,503,500 00	81,084 63	607	1,494,000 00
65-69.....	11,164	26,050,000 00	123,497 99	549	1,354,500 00
70-74.....	5,432	13,854,000 00	76,134 76	417	1,082,000 00
75-79.....	2,166	5,778,500 00	32,966 71	249	666,000 00
80-84.....	900	2,473,500 00	14,984 78	125	351,500 00
85 and over.....	220	627,500 00	3,792 20	49	138,000 00
Totals.....	243,095	455,120,000 00	702,751 96	4,048	9,236,000 00

THE MACCABEES.

(File I, p. 11.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Woodward Avenue, Detroit, Mich.

Chief Agent and Attorney for the Province of Ontario, J. A. Paterson, Toronto.

Organized 1st September, 1883; incorporated in State of Michigan, 11th September, 1885. Reincorporated August 31st, 1894; November 7th, 1895; August 18th, 1899; July 22nd, 1901; July 26th, 1904; under Act 119, Public Acts of Mich., 1893, amended July 20th, 1914, under Act 169 Public Acts of Mich., 1913.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Daniel P. Markey, Supreme Commander.....	Detroit.
L. E. Sisler, Supreme Record Keeper.....	Detroit.
J. B. McDannell, Trustee.....	Buffalo.
James F. Downer, Trustee.....	Chicago.
W. E. Blaney, Trustee.....	Pittsburg, Pa
R. B. Anderson, Trustee.....	St. Louis, Mo.
S. W. Trusler, Trustee.....	Camlachie, Ont.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1914	318,402	\$ 385,926.773 98 ^{c.}
Add contracts taken during 1915, new or renewed.....	21,600	22,272.500 00
Gross number and amount of contracts on foot at any time during 1915	340,002	408,199,273 98

	Number.	Amount.		
Deductions :				
Contracts matured in 1915 (Deaths)	3,765	\$ 4,954,694 62 ^{c.}		
Contracts lapsed in 1915	27,676	30,001,257 77		
Total deductions extended.....	31,441	34,955,952 39	31,441	34,955,952 39
Net contracts on foot at 31st December, 1915.....			308,561	373,243,321 59

III. FUNERAL BENEFITS.

Total membership of Sick and Accident Fund at 31st December, 1915, was 12,283.

Number of members who died during 1915, 88.

Total amount of funeral benefits paid during 1915, \$4,400.00.

IV. SICK BENEFITS.

Number of members who received sick and accident benefits in 1915, 3,187.

Total amount of benefits paid, \$72,663.10.

Number of weeks' sickness experienced during 1915, 12,870.

Total amount of cash standing to credit of benefit fund, 31st December, 1915, \$30,798.82.

V. ASSETS.

Cash value of real estate	\$175,000 00
Bonds, etc.	12,944,748 89
Actual cash on hand, 31st December, 1915	1,225 00
Cash on deposit to the Society's credit, not drawn against, in the following banks:	
Bankers' Trust Co., Buffalo N.Y.	25,000 00
First National Bank, New York	64,696 07
First and old Detroit National Bank, Detroit	282,777 53
Bank of Toronto, Toronto, Ont.	8,892 98
Southern Trust Co., Little Rock, Ark.	10,000 00
Commercial National Bank, Charlotte, N.C.	1,000 00
First National Bank, Oakland, Cal. (Savings Account)	1,796 80
First National Bank, Oakland, Cal.	2,770 11
Fort Dearborn National Bank, Chicago, Ill.	25,000 00
Liberty Savings Bank, Pittsburg, Pa.	25,000 00
Security Bank, Oakland, Cal.	1,061 20
Insurance Departments, Ontario and Quebec	10,000 00
Industrial Savings Bank, Flint (Savings Account)	51,194 08
Industrial Savings Bank, Flint	2,911 12
Dues and assessments, due and unpaid on certificates in force (estimated)	475,000 00
Interest due and accrued	298,580 42
Total assets of Relief Fund No. 1 (not extended)	\$54,378 46
Total assets Life Benefits Fund (not extended)	478,933 13
Total assets Sick and Funeral Fund (not extended)	30,798 82
Total assets General Fund (not extended)	120,135 13
Total assets Reserve Fund (not extended)	13,035,383 14
Total assets Relief Fund No. 2 (not extended)	1,168 23
Total assets Trust Fund (not extended)	2,911 12
All other assets (Furniture and Fixtures)	19,000 00
Total assets	<u>\$14,425,654 20</u>

VI. LIABILITIES.

Amount of claims admitted by Society	\$246,562 12
Amount of claims supposed or reported	159,000 00
Amount of claims resisted	28,500 00
Amount of sick and accident claims due and unpaid, 31st December, 1915.	764 50
Present value of deferred disability claims, payable in instalments	1,445,479 89
Amount of other liabilities	47,449 44
 Total liabilities	 <u>\$1,927,755 95</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society in 1915: In Ontario, none.

Assessments were made monthly in 1915.

Twelve assessments were made during the year 1915, and were payable on the first day of each month.

The Society's books and accounts were audited on or before the 10th day of January, April, July and October, by the Supreme Auditors.

Names and addresses of the Auditors for 1915: Supreme Auditors—J. J. Volk, Dayton, N.Y.; John S. Boots, New Brighton, Pa., and Geo. W. Sulman, Chatham, Ont.

Books of record and account kept for purposes of life insurance certificates or benefits: Cash Books, Ledgers and Card System for Record of Certificates.

No changes were made in the organization or management during the year 1915 in relation to insurance certificates or benefits.

No changes were, during 1915, made in the Constitution and Rules, in relation to insurance certificates or benefits.

Bond of Supreme Secretary-Treasurer, \$75,000.00.

Number of members in Ontario at 31st December, 1915, 9,798.

Number of certificate holders in Ontario, 31st December, 1915, 9,630.

Amount of insurance in force at 31st December, 1915, \$10,240,000.00.

Number of members in Ontario who died during 1915, 111.

Amount of death benefits paid to Ontario members during 1915, \$126,486.73

Amount of disability benefits paid to Ontario members during 1915, \$26,815.91.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$13,193,398.28.

Cash received during 1915 from:

Certificate fees	\$3,243 00
Assessments	5,778,532 05
Per capita tax	407,132 29
Supplies sold	4,603 46
Rent	6,833 34
Interest	645,280 49
Official publication	1,694 96
Profits on bond sales	18,213 40
All other sources	8,270 18

Total receipts \$6,873,803 17

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Per capita tax, etc.	\$314,255 86
Commission and organization expenses	152,922 79
Law costs	12,205 43
Registration fees	1,640 25
Investigation of claims	8,235 04
Expenses of meeting	51,565 05
Supplies bought	8,573 89
Travelling expenses	4,027 62
Rent, light, heat and taxes	10,846 87
Officers' salaries and auditors' fees	26,819 96
Medical Examiner's salary and expenses	7,815 93
Clerk hire	80,188 15
Printing official journal	60,731 84
Printing, stationery, etc.	20,684 62
Postage, telegrams and express	15,873 97
Premiums for guarantee of lodge officers	360 00
Actuary's fees	713 25
Furniture and fixtures	2,638 16
Other expenses	2,741 57

Total expenses of management	\$782,840 25
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(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	4,826,192 58
Sick and accident benefits	77,063 10
Total disability benefits	626,075 42
Gratuities to distressed members	9,904 66
All other expenditure	21,417 41

Total expenditure	\$6,343,493 42
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members.	Amount of insurance.	Amount of annual payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	21,415	20,981,000 00	158,005 00	65	67,500 00
25-29.....	25,126	25,357,125 48	278,729 00	121	123,750 00
30-34.....	35,513	35,731,961 00	398,438 00	178	189,279 52
35-39.....	40,755	44,220,936 29	497,352 00	244	278,750 00
40-44.....	43,324	51,399,707 78	606,703 00	271	318,375 00
45-49.....	44,561	57,113,156 38	690,503 00	443	590,575 00
50-54.....	39,879	54,225,442 80	716,156 00	538	744,520 89
55-59.....	28,915	41,844,949 57	1,044,152 00	661	937,398 25
60-64.....	17,585	25,019,351 74	541,342 94	581	807,333 19
65-69.....	8,043	12,788,791 53	283,926 00	375	579,551 50
70-74.....	3,028	4,121,715 44	92,920 00	220	262,260 87
75-79.....	399	426,281 32	26,970 00	61	52,600 40
80-84.....	17	12,302 26	.....	7	2,800 00
85 and over.....	1	600 00	.....	.....	.....
Totals.....	308,561	373,243,321 59	5,335,196 94	3,765	4,954,694 62

THE DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL
TEMPLARS OF TEMPERANCE.

(Returns Book, p. 504.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Walnut Street, Hamilton, Ontario.

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

John A. Austin, Dominion Councillor Toronto, Ont.
C. VanNorman Emory, Dominion Secretary Hamilton, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

No. information.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1914	5,288	5,736,500 00
Add contracts taken during 1915, new or renewed.....	337	303,500 00
Add amount by which various certificates were increased during 1915		23,000 00
Gross number and amount of contracts on foot at any time during 1915	5,625	6,063,000 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1915 by death	63	81,000 00
Contracts surrendered for cash value ..	16	22,000 00
Contracts lapsed in 1915	413	378,000 00
Contracts reduced in 1915.....		2,500 00
Total deductions extended.....	492	483,500 00
Net contracts on foot 31st December, 1915	5,133	5,579,500 00
Number of certificate holders in good standing on 31st December, 1915	4,917	5,382,500 00
Number of certificates temporarily suspended at 31st December, 1915	216	197,000 00
Grand total of certificate holders 31st December, 1915.....	5,133	5,579,500 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Council of Ontario, the total membership of which is 2,111.

Ten members of the Grand Council died in 1915, and funeral benefits were paid amounting to \$500.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Grand Council of Ontario.

There were paid in 1915 sick benefits to 222 members.

Amount paid for sick benefits, \$4,759.00.

The total number of weeks' sickness experienced was 999.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1915, was \$12,544.96.

V. ASSETS.

	Supreme Body.
Cash value of mortgages	\$211,277 00
Bonds, etc.	168,657 67
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton	49,527 93
Merchants Bank, Montreal	5,000 00
Dues called but not yet payable	10,320 27
Interest due or accrued	13,577 47
Other assets	5,494 77
Total assets Life Insurance Fund (not extended)	\$457,269 80
Total assets General Fund and other funds (not extended)	6,585 31
Total	<u>\$463,855 11</u>

VI. LIABILITIES.

Amount of claims admitted by Society	\$22,500 00
Amount of other claims	5,500 00
Total amount of all liabilities	<u>\$28,000 00</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1915—none.

Assessments are made for the purpose of life insurance each month, and are payable the first of each month. Twelve such assessments were made in 1915.

The Society's books were duly audited during 1915 monthly.

The following books of record and account are kept for purposes of insurance certificates or benefits: Cash Book, Council Register, Certificate Register, Claims, Statistical Inventory and two Ledgers.

Names and post office addresses of the auditors for 1915 were as follows: A. C. Neff, F.C.A., Toronto; Oscar Main, Hamilton.

No changes were made in the constitution and rules in relation to insurance certificates or benefits.

Amount of bond of Supreme Secretary, \$10,000.00.
 Number of members in Ontario, 31st December, 1915, 5,730.
 Number of certificate holders in Ontario, 31st December, 1915, 3,719.
 Amount of insurance in force in Ontario, 31st December, 1915, \$4,174,500.00.
 Number of members in Ontario who died in 1915, 49.
 Amount of death benefit claims paid to Ontario members during 1915, \$59,134.77.
 Amount of cash surrender values paid during 1915, \$5,510.03.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$33,714.04.

Cash received during 1915:

	Supreme Body.	Grand Body.
Certificate fees	\$52 00	.....
Assessment fees	6,726 15	.....
Assessment (beneficiary)	106,560 69	.....
Per capita tax and levies	1,228 30	\$3,542 09
Propagation fund	2,174 64	1,382 68
Supplies sold	438 51	282 57
Charter fees .....	.....	90 00
Interest and dividends	21,734 89	0 52
Guarantee premiums	96 75	.....
All other sources	235 27	852 01
Received from Investments (not extended), \$17,910.18.		
Sessional tax .....	.....	574 80
Total	<u>\$139,247 20</u>	<u>\$6,724 67</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Supreme Body.	Grand Body.
Cash paid during 1915 for:		
Per capita tax, etc. ....	.....	\$1,559 39
Commission and organization expenses	\$2,684 65	1,906 22
Law costs	98 50	.....
Registration fees	60 00	.....
Interest	281 82	3 70
Expense annual or biennial meeting .....	.....	486 95
Supplies bought	637 60	158 00
Travelling expenses	92 55	64 28
Rent, light, heat and taxes	705 39	227 45
Managing officers' salaries and officers' and auditors' fees	1,980 00	1,670 00
Medical officers' salaries and expenses	134 20	.....
Clerk hire	530 00	796 00
Official journal	3,331 03	.....
Printing (other than official journal), stationery and advertising	416 00	234 50
Postage, telegrams and express	485 66	112 44
Premiums for guarantee	82 20	.....
Other management expenses detailed in memo.	556 64	317 49
Total expenses of management	<u>\$12,076 24</u>	<u>\$7,536 42</u>

(b) *Miscellaneous Expenditure.*

Cash surrender benefits	7,670 03	.....
Life insurance claims, other than endowments	80,071 85	.....
Funeral benefits	500 00	
Sick benefits	4,759 00	
Cash paid for investments, \$36,525.37.		
Grand totals	<u>\$99,818 12</u>	<u>\$12,795 42</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	374	311,500 00	277 00	3	3,000 00
25-29.....	384	347,500 00	272 34	4	4,000 00
30-34.....	399	369,750 00	343 03	.....	.....
35-39.....	453	450,500 00	408 45	3	2,000 00
40-44.....	446	446,500 00	505 03	1	500 00
45-49.....	582	647,250 00	814 11	.....	.....
50-54.....	587	695,250 00	1,003 81	3	2,500 00
55-59.....	559	694,250 00	1,120 16	5	7,500 00
60-64.....	476	614,500 00	1,484 22	12	14,500 00
65-69.....	442	606,000 00	1,440 18	14	20,500 00
70-74.....	190	269,250 00	729 20	11	15,000 00
75-79.....	63	87,000 00	327 15	5	9,000 00
80-84.....	24	29,750 00	153 98	1	2,000 00
85 & over.....	9	10,500 00	78 60	1	500 00
Totals.....	4,988	5,579,500 00	8,957 26	63	81,000 00

CATHOLIC ORDER OF FORESTERS.

(File I, p. 321.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office of the Society, 30 La Salle Street, Chicago, Ill.

Chief Agent and Attorney for Ontario, L. V. Dusseau, 59 Bond St., Toronto.

Organized 24th May, 1883, and incorporated under the laws of the State of Illinois,
24th May, 1883.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Thomas H. Cannon, High Chief Ranger Chicago, Ill.
Simeon Viger, Vice High Chief Ranger Laurence, Mass.
Thos. F. McDonald, High Secretary Chicago, Ill.
Gustave Keller, High Treasurer Appleton, Wis.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts in force 31st December, 1915.—None.

Amount covered by contracts other than endowments, or for sick or funeral benefits, \$145,907,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount,	
			\$	c.
Contracts in force 31st December, 1914	143,914		146,876,500	00
Add contracts taken during 1915, new or renewed	7,316		6,315,750	00
Add amount by which various certificates were increased during 1915			29,500	00
Gross number and amount of contracts on foot at any time during 1915	151,230		153,221,750	00
	Number.	Amount.		
Deductions :				
Contracts matured in 1915, death	1,488	\$ 1,591,500	00	
Contracts lapsed in 1915	5,742	5,660,750	00	
Add to above deductions the amount by which various certificates still on foot were reduced during 1915		62,500	00	
Total deductions extended	7,230	7,314,750	00	
		7,230	7,314,750	00
Net contracts on foot 31st December, 1915	144,000		145,907,000	00

IV. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits being matters of option with subordinate Courts, no reports are made to the High Court.

V. ASSETS.

Bonds, debentures, etc.	\$3,427,813 55
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Citizens' National Bank, Appleton, Wis.	36,809 26
Hibernian Banking Association, Chicago	5,000 00
Provincial Treasurer, Province of Quebec	5,000 00
Interest due and accrued	91,297 56
Furniture and fixtures	5,933 00
Amount of all other assets	27,530 67
 Total assets	 <u>\$5,599,384 04</u>

VI. LIABILITIES.

Amount of claims admitted	\$6,451 65
Amount of claims supposed or reported	193,000 00
Amount of claims resisted	14,000 00
 Total liabilities	 <u>\$213,451 65</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1915 in Ontario.—None.

Assessments are made monthly, and are payable within month of call.

Twelve such assessments were made during the year 1915.

The Society's books were audited January and July, 1915.

Books kept by Society: Benefit Certificate Register, Cash Book, Ledger, Journal, Subordinate Court Ledger, and Death Claim Register.

Names and post office addresses of the auditors for 1915 were as follows: L. A. Jones & Co., Chicago, and Barrow, Wade, Guthrie & Co., Chicago.

Certain changes were made during 1915 in the constitution or rules of the Society.

Bond of Supreme Secretary, \$50,000.00.

Bond of Supreme Treasurer, \$200,000.00.

Number of members in Ontario, 31st December, 1915, 8,983.

Number of certificate holders in Ontario, 31st December, 1915, 8,676.

Amount of insurance in force in Ontario at 31st December, 1915, \$9,017,000.00.

Number of members in Ontario who died during 1915, 77.

Amount of death benefits paid to Ontario members during 1915, \$97,097.33.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$132,971.24.

Cash received during 1915 from:

Assessments (mortuary)	\$2,180,372 63
Special assessment	144,172 25
Certificate fees	5,545 00
Supplies sold	3,561 43
Interest	216,562 20
Premiums for guarantee of lodge officers	4,443 07
All other sources	1,503 27
Cash received from repayment of loans or investments (not extended), \$85,000.00.	

Total receipts	<u>\$2,556,159 85</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

National Fraternal Congress and A. F. C. S.	\$1,506 77
Law costs	2,299 00
Registration fees, Insurance Departments	742 50
Medical examiners' salary and expenses	2,081 75
Investigation of claims	435 85
Travelling expenses	7,365 90
Hibernian Banking Association, custody of securities for 4 years..	400 00
Furniture and fixtures	328 15
Rent, light, heat, and fire insurance	4,854 60
Salaries, officers' and auditors' fees	18,894 59
Clerk hire	26,663 03
Official journal	27,585 85
Printing, stationery, and advertising	6,149 40
Postage, telegrams and express, telephone	5,378 58
Expenses of Annual or Biennial meeting	26,650 06
Actuary fees	314 15
Premium for guarantee High Court and Subordinate Court Officers..	1,500 00
Other management expenses	1,217 65

Total expenses of management	<u>\$134,367 83</u>
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(b) *Miscellaneous Expenditure.*

Life insurance claims	1,565,683 20
Per capita tax or levies, other than for management	37,776 10
Expenditure, other than foregoing	7,294 94

Total expenditure	<u>\$1,745,122 07</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	14,354	13,103,500 00	154,213 13	45	41,000 00
25-29.....	18,565	17,565,500 00	167,913 20	71	71,750 00
30-34.....	19,563	19,105,500 00	225,393 84	113	113,500 00
35-39.....	20,390	20,484,250 00	274,077 36	120	123,500 00
40-44.....	20,091	20,672,750 00	309,164 36	164	174,000 00
45-49.....	19,125	20,194,500 00	328,690 28	212	235,250 00
50-54.....	15,008	16,362,500 00	303,938 48	243	268,000 00
55-59.....	10,280	11,397,500 00	240,259 84	223	255,000 00
60-64.....	4,672	5,078,000 00	122,523 30	163	172,500 00
65-69.....	1,513	1,508,000 00	41,393 28	88	88,000 00
70-74.....	323	320,000 00	9,289 80	31	34,000 00
75-79.....	114	113,000 00	3,450 72	14	14,000 00
80-84.....	1	1,000 00	32 52	.....	.....
85 & over.....	1	1,000 00	32 52	1	1,000 00
Totals.....	144,000	145,907,000 00	2,180,372 63	1,488	1,591,500 00

THE SUPREME LODGE KNIGHTS OF PYTHIAS.

(File I, p. 60.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office of Supreme Lodge, Minneapolis, Minn., U.S.A.

Chief Agent and Attorney for Ontario, Alex. Coulter, 92 Park Road, Toronto, Ont.

Organized 19th February, 1864. Re-incorporated by Special Act of Congress, January 29th, 1894.

The Executive Officers of the Grand Lodge of Ontario at the 31st December, 1915, were as follows:

Thomas Towers, Grand Chancellor.....	Hamilton.
James G. Wilson, Grand Vice-Chancellor.....	Toronto.
Alf. W. Wilkes, Grand Prelate.....	Hamilton.
Alex. Coulter, Grand Keeper of Records and Seal	Toronto.
John Burns, Grand Master of Exchequer	Niagara Falls.
C. Farquharson, Past Grand Chancellor.....	Stratford.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Supreme Lodge.	Number.	Amount.
		\$ c.
Contracts in force 31st December 1914	71,816	98,686,234 00
Add contracts taken during 1915	8,555	11,187,131 00
Add increase in paid-up and extended certificates.....	1,145	1,185,836 00
Gross number and amount of contracts on foot at any time during 1915	81,516	111,059,201 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1915, ...	979	1,615,974 89
Contracts lapsed in 1915	9,677	13,012,235 11
Total deductions	10,656	14,628,210 00
Net contracts on foot 31st December, 1915	70,860	96,430,991 00
In Ontario, 233.		
No. of deaths, 5.		
Benefits paid, \$8,500.00.		
Amount of insurance in force in Ontario, \$252,428 00		

VIII. CASH RECEIPTS.

Fees	\$53 54
Interest (bank)	1,623 25
Monthly payments	2,421,752 44
Income from investments	356,003 87
Other sources	10,412 09
Total receipts	<u>\$2,789,845 19</u>

IX. CASH EXPENDITURE.

Life insurance claims	\$1,602,142 05
Printing, supplies and office expenses	93,211 16
Medical examinations	8,353 50
Organization	62,009 12
Adjusting claims	10,246 50
Depreciation in municipal bonds	9,222 74
Commission	117,571 61
All other expenditures	4,324 22
Total expenditure	<u>\$1,907,080 90</u>
Balance, receipts over expenditure, 1915	\$882,764 29
Balance on hand 31st December, 1914	6,884,794 75
Balance on hand, 31st December, 1915	<u>\$7,767,559 04</u>
Deposited as follows:	
Cash in bank	\$10,507 04
Cash in office	750 00
Bonds and securities	7,756,302 00
	<u>\$7,767,559 04</u>

GRAND LODGE OF ONTARIO.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Subordinate bodies, with a total membership of 3,840 at 31st December, 1915.

Number of members of the Society who died during 1915, 25. Funeral benefits amounting to \$1,900.00 were paid.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1915, 239.

Amount of benefits paid during 1915 in respect of sick members, \$5,608.56.

Number of weeks' sickness experienced in 1915, 1,626.

Amount paid for medical attendance during 1915, \$1,770.10.

Amount of cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1915, \$39,985.54.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
In bank on 31st December, 1915	\$631 16	\$44,223 63
All other		18,378 05
Total assets	\$631 16	\$62,601 68

VI. LIABILITIES.

Aggregate amount of all liabilities (subordinate lodges)	\$528 06
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VII. MISCELLANEOUS.

Payments for insurance certificates are fixed monthly rates, and are payable from the 1st to the 20th day of each month.

The books of the Society were audited on ———.

Books kept by the Society are as follows: Numerical Statements, Lodge Receipts, Lodge Expenses, Financial Statements.

Names and addresses of auditors: E. W. Schmitt, Waterloo, A. C. Barnsdale, Stratford, and W. H. Dennis, Hamilton.

Amount of Grand Treasurer's bond, ———.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), Grand Body, \$651.06.

	Grand Body.	Subordinate Bodies.
Cash received during 1915 from:		
Initiation and application fees		\$794 00
Per capita tax	\$3,779 50	
Dues		19,057 88
Assessments		332 45
Degrees and cards		1,456 60
Supplies sold	644 25	4 65
Rent		913 49
Interest		1,590 84
All other sources	13 00	790 62
Total receipts	\$4,436 75	\$24,940 53

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.
Cash paid during 1915 for:		
Commission and organization expenses	\$120 21	
Per capita tax and levies	280 84	\$3,468 60
Registration fee	25 00	
Expenses of annual meeting	768 85	

Supplies bought	\$377 87	\$757 67
Rent, light, heat and taxes	43 00	3,764 52
Travelling expenses	403 00	
Salaries, officers' and auditors' fees	669 30	1,318 44
Official journal	315 00	
Printing, stationery and advertising	169 90	949 97
Postage, telegrams and express	253 68	601 16
Premiums for guarantee of lodge officers	30 00	
Total expenses of management	\$3,456 65	\$10,860 36

(b) Miscellaneous Expenditure.

Funeral benefits	775 00
Benefits to widows and orphans	1,125 00
Sick benefits	5,608 56
Medical attendance	1,770 10
Gratuities to distressed members	1,155 43
Other expenditures	1,000 00
Total expenditure	\$4,456 65
	\$24,447 81

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.
(Fourth Class.)

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.
(Fifth Class.)

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of annual payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	901	1,009,500 00	21,093 63		
25-29.....	3,755	4,196,054 00	90,033 06	13	15,000 00
30-34.....	7,961	9,279,538 00	178,766 85	33	36,500 00
35-39.....	10,372	12,541,569 00	235,213 09	47	66,000 00
40-44.....	11,737	15,197,747 00	276,447 39	80	121,390 00
45-49.....	11,926	16,556,699 00	312,345 64	121	186,600 00
50-54.....	9,477	14,261,898 00	293,330 27	130	222,055 00
55-59.....	7,671	11,890,657 00	234,642 79	182	301,860 00
60-64.....	4,339	7,111,736 00	140,251 59	164	299,284 00
65-69.....	1,867	3,017,893 00	191,745 20	118	209,838 00
70-74.....	619	1,016,353 00	88,865 94	46	90,303 00
75-79.....	185	282,332 00	34,342 90	34	53,989 00
80-84.....	46	63,515 00	10,616 96	9	11,864 00
85 & over.....	4	5,500 00	1,354 63	2	1,500 00
Totals.....	70,860	96,430,991 00	2,109,049 94	979	1,616,183 00

THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

(File I, p. 44.)

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1915.

Head Office, 51 Yonge Street, Toronto, Ont.

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers of the Society at the 30th November, 1915, were as follows:

James G. Cane, President	Toronto.
Alex. Cook, 1st Vice-President	Toronto.
C. J. Tuthill, 2nd Vice-President	Toronto.
E. Fielding, Treasurer	Toronto.
Jas. Sargent, Secretary	Toronto.

III. FUNERAL BENEFITS.—None.

IV. SICK BENEFITS.—No official Sick Benefits.

V. ASSETS.

Real estate	\$35,000 00
Bonds, debentures, etc.	1,115,080 49
Cash on deposit, not drawn against, in Dominion Bank, Toronto.....	8,788 53
Total assets	\$1,158,869 02

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions were instituted against the Association during 1915.

No assessments are made.

The Society's books were duly audited on December 15th, 1915.

Books of record or account kept for the purpose of insurance contracts or benefits:
Insurance Register.

Names and post office addresses of the auditors for 1915 were as follows: James F. Lawson, Toronto; Henry Barber, Toronto.

No changes were, during year ending 30th November, 1915, made in the constitution in relation to insurance certificates or benefits.

Bond for Secretary, \$3,000.00.

Bond for Treasurer, none.

Number of members, 11,799.

Number of members whose mortuary benefits were paid in year ending 30th November, 1915, 107.

Amount of benefits paid during the year, \$73,142.95.

Amount of insurance in force 30th November, 1915, \$4,358,624.00.

VIII. CASH RECEIPTS.

Cash balance from 1914, \$102.44.

Cash received during 1915:

Travelling certificates	\$110,239 50
Honorary certificates	7,750 00
Duplicate certificates	240 00
Interest and dividends	53,775 24
Rents	4,615 00
Investments repaid (not extended), \$5,224.28.	

Total receipts	<u>\$176,619 74</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Amount paid during 1915:

Commission expenses	\$2,178 56
Law costs	195 00
Expenses of annual meeting	150 00
Supplies bought	88 12
Travelling expenses	68 00
Rent, light, heat and taxes, etc.	5,034 05
Managing officers' salaries, etc.	3,916 00
Clerk hire	1,242 00
Printing and advertising	1,208 03
Postage and stationery, etc.	846 37
Other managing expenses	12,527 54

Total	<u>\$27,453 67</u>
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(b) Miscellaneous Expenditure.

Life insurance claims	73,142 95
Investments (not extended), \$72,561.31.	

Total expenditure	<u>\$100,596 62</u>
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LA SOCIÉTÉ DES ARTISANS CANADIENS-FRANÇAIS.

(File I, p. 559.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Montreal, Quebec.

Chief Agent and Attorney for Ontario, Napoleon Champagne, Ottawa; amount of deposit, \$5,000.00.

Incorporated 28th day of December, 1876.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Rodolphe Bedard, President Montreal.
 J. A. Rouleau, Vice-President Montreal.
 Henri Roy, Secretary-Treasurer Montreal.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1914	40,095	31,597,860 25
Add contracts taken during 1915, new or renewed	4,195	2,510,474 00
Add amount by which various certificates were increased during 1915.		63,163 00
Gross number and amount of contracts on foot at any time during 1915	44,290	34,171,497 25
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1915.....	371	311,738 50
Contracts lapsed in 1915.....	2,085	1,464,852 00
Contracts reduced in 1915.....	....	90,704 69
Total deductions extended.....	2,456	1,867,295 19
Net contracts on foot at 31st December, 1915.....	41,834	32,304,202 06

IV. SICK BENEFITS.

Sick benefits are undertaken by the Supreme Body.

There were paid in 1915 sick benefits to 4,928 members.

Amount paid for sick benefits, \$151,336.13.

The number of weeks' sickness experienced in 1915, 30,267.

Total amount standing to the credit of the fund at 31st December, 1915, \$66,717.73.

V. ASSETS.

	Supreme Body.
Cash value of real estate	\$98,875 09
Mortgages on real estate	737,860 91
Bonds, debentures, securities	2,059,928 21
Actual cash in hand (other than in bank) held by Cashier	2,493 47
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Hochelaga Bank, Montreal, Que.	104,128 29
Hochelaga Bank, Montreal, Que., special deposit	5,000 00
National Bank, Montreal, Que.	14,420 34
Provincial Bank, Montreal, Que.	5,236 26
Dues and assessments, due and unpaid	21,764 64
Interest	29,273 54
Rent due	8 00
Local Lodges Fund	16,156 59
Furniture, etc.	11,650 00
Loan to members	125,005 22
Total	\$3,231,800 56

VI. LIABILITIES.

Amount of claims resisted	\$1,000 00
Amount of claims supposed, reported or unadjusted	23,750 00
Assessments paid in advance	3,275 97
All other liabilities	4,454 55
Total liabilities	\$32,480 52

VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1915: Mrs. W. Prenoveau vs. La Societe des Artisans Canadiens-Francais; Superior Court, Montreal District; \$1,000.00. Defence: Society claims Mr. Prenoveau was no longer a member, not having paid his monthly dues. Case stands for trial.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1915 and were payable the first day of every month.

The Society's accounts were duly audited monthly.

The following books of record and account are kept: Ledgers, Record, Card System and Report Books.

Names and post office addresses of the auditors for 1915 were as follows: T. G. Bertrand and W. Lamarre, Montreal, Que.

No changes were, during 1915, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, \$10,000.00.

Number of members in Ontario at 31st December, 1915, 1,399.

Number of certificate holders in Ontario at 31st December, 1915, 1,399.

Amount of insurance in force in Ontario, 31st December, 1915, \$1,177,220.00.

Number of members in Ontario died during 1915, 12.

Amount of death benefits paid to Ontario members during 1915, \$9,700.00.

Amount of sick benefits paid to Ontario members during 1915, \$4,716.33.

VIII. CASH RECEIPTS.

Cash balances from 1914 (not extended), \$152,681.37.

Supreme Body.

Cash received during 1915:

Dues	\$80,264 04
Assessments	666,072 48
Degrees and cards	3,289 65
Subscriptions to help members	371 68
Supplies sold, badges, etc.	1,948 60
Rent	961 00
Interest	126,249 31
Medical fees	1,022 85
Premiums for guarantee of officers	950 40
Loans to members	34,306 73
Received from investments (not extended), \$8,639.08.	

Total cash receipts	<u>\$915,436 74</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915:

Supreme Body.

Annual celebration	\$320 50
Commission and organization expenses	13,314 75
Law costs	1,667 78
Commission to collectors and banks	753 08
Help of Lodge members	762 00
Registration fees	574 50
Organizers' salaries	11,691 22
Actuary's fees	691 00
Supplies bought	2,111 30
Congress of Fraternities and General Council meetings	180 00
Expenses of General Meeting	1,088 30
Travelling expenses	5,326 85
Taxes, rent, light, heat and insurance	2,618 00
Salaries, officers' and auditors' fees	9,200 28
Medical examiner's salary and expenses	1,160 75
Clerk hire	17,852 34
Official journal	8,540 64
Printing, stationery and advertising	5,842 75
Postage, telegrams and express	2,019 39
Premiums for guarantee of officers	1,102 00
Miscellaneous	121 75
Subordinate medical expenses	113 65

Total expenses of management	<u>\$87,052 83</u>
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(b) Miscellaneous Expenditure.

Life insurance claims	\$295,014 50
Sick benefits	151,336 13
Old age benefits	100 00
Disability benefits	9,700 00
For investments, etc. (not extended), \$367,958.64.	

Total expenditure	\$543,203 46
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	6,094	4,029,816 50	37,134 68	22	16,250 00
25-29.....	6,024	4,345,378 50	45,612 27	17	12,250 00
30-34.....	6,093	4,614,190 25	54,432 18	34	24,587 00
35-39.....	5,468	4,185,567 00	57,856 80	21	18,500 00
40-44.....	4,807	3,781,875 75	60,331 70	39	33,034 00
45-49.....	4,590	3,810,320 31	70,510 44	32	25,619 00
50-54.....	4,099	3,482,992 25	73,661 58	54	47,662 50
55-59.....	2,731	2,357,318 50	57,607 77	46	41,145 00
60-64.....	1,421	1,245,616 00	33,329 21	53	43,691 00
65-69.....	421	383,733 00	11,612 81	23	23,000 00
70-74.....	65	51,194 00	2,246 14	7	5,800 00
75-79.....	19	14,800 00	1,118 58	.....	.....
80-84.....	2	1,400 00	55 63	2	800 00
85 and over.....	.....	.....	.....	.....	.....
Totals.....	41,834	32,304,202 06	505,509 79	350	292,338 50

THE ST. JOSEPH UNION OF CANADA.

(File I., pp. 115, 841.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 325 Dalhousie Street, Ottawa, Ont.

Organized 22nd March, 1863; incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

O. Durocher, President Ottawa, Ont.
 Chas. Leclerc, Secretary-Treasurer Ottawa, Ont.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1914	27,898	28,505,900 00
Add contracts taken during 1915, new or renewed.....	2,396	1,705,550 00
Gross number and amount of contracts on foot at any time during 1915	30,294	30,211,450 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1915.....	180	186,180 00
Contracts lapsed in 1915.....	2,751	2,255,850 00
Total deductions extended.....	2,931	2,442,030 00
Net contracts on foot at 31st December, 1915.....	27,363	27,769,420 00

III. FUNERAL BENEFITS.

No special fund for funeral benefits. They are paid out of General Fund.

Number of members' wives deceased in 1915, 112.

Amount paid in respect of deceased wives of members, \$9,650.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who have received sick benefits during 1915, 3,718.

Amount of sick benefits paid, \$109,405.62.

Number of weeks' sickness experienced during 1915, 21,117.

Amount paid for medical attendance: None.

Amount standing to credit of Sick Benefit Fund, \$24,580.12.

V. ASSETS.

Cash value of real estate, less encumbrances	\$81,600 00
Cash value of mortgages	22,898 88
Bonds, debentures, etc.	1,125,198 70
Cash on hand held by Cashier	121 86
Cash on deposit to the Society's credit in the following chartered banks:	
Le Banque Nationale, Ottawa	10,016 70
Le Banque Nationale, Ottawa (Quebec deposit)	5,000 00
Provincial Treasurer, New Brunswick	5,000 00
Royal Bank, Ottawa (special)	1,407 12
Le Banque Provinciale, Ottawa	9,429 84
Dues and assessments due and unpaid	172 40
Interest due and accrued	36,117 45
Total assets, Insurance Fund (not extended)	\$666,124 00
Total assets, Sick and Funeral Fund (not extended)	24,580 12
Total assets, Guarantee Fund (not extended)	572,743 15
Total assets, General and other Funds (not extended)	4,794 25
All other assets	494,836 62
 Total assets	 \$1,790,799 57

VI. LIABILITIES.

Amount of claims admitted by the Society	\$23,250 00
Amount of claims for death of members' wives	750 00
Dues to heirs of the social class, payable weekly	201,945 89
Amount of Promissory Notes	57,307 73
Aggregate amount of other liabilities	37 35
 Total liabilities	 \$283,290 97

VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1915: None in Ontario.

Assessments are made monthly.

Twelve assessments were made during 1915, payable 1st of every month.

No changes were made in the organization or management of the Society during 1915.

The accounts were audited monthly.

The books of record are: Councils, Ledgers, General Ledgers, Death Registers, auxiliary books, Members' Registers, Card Index, Social Class Instalment Ledger.

Names and addresses of auditors: Aurelien Belanger and J. F. H. Laperriere, Ottawa.

Amount of bond of Secretary-Treasurer, \$5,000.

Amount of bond of Sub-Treasurer, \$1,000.

Amount of bond of Cashier, \$2,000.

Amount of bond of Assistant Secretary, \$1,000.

Number of members in Ontario, 31st December, 1915, 7,114.

Amount of insurance in force in Ontario at 31st December, 1915, \$7,625,200.00.

Number of members in Ontario who died in 1915, 51.

Amount of death benefits paid to Ontario members in 1915, \$49,867.67.

Amount of disability benefits paid to Ontario members in 1915, \$1,688.20.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$18,937.71.

Cash received during 1915 from:

Application and initiation fees	\$32 25
Assessments and dues	508,327 26
Transfer fees, degrees and cards	617 00
Supplies sold	526 01
Rent	8,517 82
Interest and dividends	34,142 68
All other sources (detailed in memo.)	5,237 48
Cash received from payment of loans or investments. (not extended), \$7,079.21.	

Total receipts	\$557,400 50
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915, for:

Collection of fees	\$28,037 77
Refund of deposits to refused applicants	926 79
Commission and organization expenses	18,438 42
Law costs	233 15
Registration fees	36 00
Investigation of Claims and Inspection	636 40
Banners and Badges	1,084 18
Valuation of Policies	3,075 00
Supplies bought	263 33
Travelling expenses	1,725 65
Rent, etc.	1,800 00
Managing officers' salaries, officers' fees	7,293 54
Clerk hire	12,655 61
Per Capita Tax to District Councils	2,773 40
Official journal	3,347 42
Printing and stationery	1,557 29
Postage, telegrams and express	2,785 19
Guarantee premiums	20 00
Other expenses	1,208 07

Total expenses of management	\$87,897 21
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(b) Miscellaneous Expenditure.

Life insurance claims	181,151 75
Advances to aged members	1,855 79
Sick benefits	109,405 62
Old age benefits	23,115 10
Members' wives' benefits	9,650 00
Redeemed policies	3,830 00
Total disability benefits	5,023 20
Maintenance and repairs of real estate; light, heat, taxes and insurance..	7,066 97
Refund of interest on purchase of bonds	1,750 28
Expenses, other than the foregoing (detailed in memo.)	1,365 65
For investments (not extended), \$120,529.98.	

Total expenditure	\$432,111 57
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ b.		\$ c.
16-24.....	5,396	4,376,150 00	7,293 12	27	22,250 00
25-29.....	5,111	5,092,250 00	7,099 98	30	30,700 00
30-34.....	4,594	4,860,800 00	6,791 90	22	23,250 00
35-39.....	3,807	4,133,900 00	6,092 75	24	26,000 00
40-44.....	2,892	3,123,400 00	5,005 99	11	14,500 00
45-49.....	2,103	2,311,400 00	3,983 02	12	14,500 00
50-54.....	1,567	1,674,050 00	3,016 33	11	10,750 00
55-59.....	1,011	1,177,460 00	2,242 90	16	18,000 00
60-64.....	601	712,260 00	1,488 02	9	10,000 00
65-69.....	203	234,930 00	536 54	13	11,920 00
70-74.....	65	60,510 00	142 48	3	3,200 00
75-79.....	7	7,200 00	13 09	2	1,110 00
80-84.....	5	4,110 00	7 31	.....	.....
85 and over.....	1	1,000 00	1 65	.....	.....
Totals.....	27,363	27,769,420 00	43,715 08	180	186,180 00

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS.

(Returns Book, p. 107.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*To which are appended statements of the Auxiliary Bodies lettered below as
A. B. C. and D.*

Head Office, 229 College Street, Toronto.

Organized 27th July, 1855; incorporated in Ontario, 5th February, 1875.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

L. B. Cooper, Grand Master	Belleville.
William Brooks, Grand Secretary	Toronto.
W. J. McCormack, Grand Treasurer	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force 31st December, 1915: None.

Amount covered by Contracts of Insurance other than Endowments.—None.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts of Endowments or benefits in the nature thereof.—None.

(b) Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits.—None.

III. FUNERAL BENEFITS.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December, 1915, was 54,065.

The number of deaths in the Society in 1915, 455.

The amount of Funeral Benefits paid in 1915 in respect of deceased members was \$18,036.80.

Number of members' wives died in 1915 (estimated), 155.

Total amount of Funeral Benefits paid in respect of deceased wives, \$2,866.85.

General Benefit Fund includes Sick and Funeral Benefits and General Expense Fund.

Nurse Fund (maintained by a few lodges only), \$8,033.39.

Contingent Fund, applicable to any purpose of the lodge, \$15,463.87.

Widows' and Orphans' Fund, \$46,814.80.

Total cash standing to credit of General Benefit Fund at 31st December, 1915, \$2,344,559.11.

IV. SICK BENEFITS.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits in 1915, was 4,568.

The amount of benefits paid in 1915 in respect to sick members was \$122,745.03.

The number of weeks' sickness experienced in 1915 was 40,632. Amount paid for medical attendance during 1915, \$17,296.08.

Nursing, \$4,003.57.

V. ASSETS.

	Grand Lodge.	Subordinate Lodges.
Amount of real estate .....	.....	\$707,033 58
Amount of mortgages, etc. ....	.....	840,115 37
Cash in hands of Grand Secretary	\$54 50	.....
Amount of cash in Standard Bank, Toronto	10,592 88	.....
Amount of cash in various banks .....	.....	463,995 56
Cash in Dominion Bank, ...	6,528 53	.....
Tax due from lodges	18,922 75	.....
Dominion war loan	10,000 00	.....
All other assets	3,514 75	445,978 34
Total amount of assets	\$49,613 41	\$2,457,122 85

VI. LIABILITIES.

	Grand Lodge.	Subordinate Lodges.
Funds at credit of defunct lodges	\$590 38	.....
Peace Monument Fund	49 72	.....
Balance due Subordinate Lodges	18 90	.....
Liabilities of Subordinate Lodges .....	.....	\$23,328 93
Tax due to Grand Lodge .....	.....	18,922 75
Balance due on war loan	8,685 50	.....
Balance and per capita to Home	5,407 50	.....
	\$14,752 00	\$42,251 68

VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1915: None.

The books and accounts of the Subordinate Lodges were audited in January and July, 1915; and those of the Grand Lodge in June 1915.

Names and post office addresses of Grand Lodge Auditors: Henry Clarke, Elora; Abner Fraser, Hamilton.

No changes were, during 1915, made in the Constitution and Rules in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$10,000.00.

Amount of bond of Grand Treasurer, \$10,000.00.

VIII. CASH RECEIPTS.

Cash balance (Grand Lodge) from 1914 (not extended), \$21,065.11.

	Grand Lodge.	Subordinate Lodges.
Cash received during 1915 from:		
Initiation fees, degrees and cards .....	.....	\$42,840 08
Dues and reinstatements .....	.....	321,767 86
Per capita tax and Home Tax	\$37,863 90	
Fines	8 00	
Degrees and cards, Grand Lodge cards	8 00	
Charter fees	90 00	
Supplies sold	4,926 09	
Rent, interest and dividends .....	.....	103,888 43
Interest	709 15	
Home tax .....	.....	
Mileage and per diem refund	1,218 60	
All other sources	956 16	157,447 96
Total receipts	\$45,779 90	\$625,944 33

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1915 for:		
Per capita tax	\$150 00	
Registration fee	25 00	
Expenses of annual meeting	12,264 50	
Rent	1,000 00	
Supplies bought	3,800 40	
Salaries, officers' and auditors' fees	4,411 93	
Official journal	831 20	
Printing, stationery and advertising	1,379 16	
Postage, telephone, telegrams and express	692 01	
Travelling expenses	875 00	
Law costs (retaining fee)	100 00	
Office expenses	445 30	
Other management expenses (detailed in memo.)	2,351 09	\$164,072 78
Total expenses of management	\$28,325 59	\$164,072 78

(b) Miscellaneous Expenditure.

Funeral benefits	20,903 65
Benefits to widows and orphans	25,517 91
Sick benefits	112,748 69
Medical attendance and nursing	21,299 65
Gratuities—special relief	9,996 34

Donation—Ontario Government Hospital	\$1,000 00	.....
Ontario Oddfellows' Home	10,803 70	.....
Dues of members on active service	6,478 11	.....
All other expenditure	1,535 20	106,490 10
Grand total	<u>\$48,142 60</u>	<u>\$461,029 12</u>

(A) *The Oddfellows' Funeral Aid Association of the Counties of Lincoln and Welland.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Receipts (dues and interest) and balance in bank, December 31st, 1915..	\$1,634 10
Expenses of management	104 26
Paid funeral benefits	500 00
Balance in bank and invested	<u>3,029 84</u>
Initiated	19
Died	5
Withdrawal	1
Suspended	10
Membership, 31st January, 1916	323

(B) *Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario,
31st December, 1915.*

	Males.	Females.	Total.
Number of members, 31st December, 1914	4,619	7,489	12,108
Admitted during 1915	857	1,524	2,381
Total	<u>5,476</u>	<u>9,013</u>	<u>14,489</u>
Deduct	<u>511</u>	<u>799</u>	<u>1,310</u>
Membership, 31st December, 1915	<u>4,965</u>	<u>8,214</u>	<u>13,179</u>

RECEIPTS.

Dues	\$10,303 61
Initiations	2,151 45
Rents, etc.	279 35
Miscellaneous	2,996 89
Total	<u>\$15,731 30</u>

EXPENDITURE.

Relief of members	\$161 22
Relief of widows	27 35
I.O.O.F. Home	279 35
Special relief	497 03
Total	<u>\$964 95</u>

Amount paid out for working expenses, 1915	\$17,259 61
Assets:	
Invested fund of Rebekah Lodges	14,396 23
Cash on hand, Rebekah Lodges	9,321 32
Cash on hand of assembly	1,950 94
 Total assets	 \$25,668 49

(C) *The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December, 1915.*

Number of members as from last report	8,215
Initiated during the year ending 31st December, 1915	531
Admitted by card during the year ending 31st December, 1915	37
Reinstated during the year ending 31st December, 1915	22
 Total membership at any time during 1915	 8,895

Deductions:

Withdrawn by card	54
Suspend by non-payment of dues	463
Suspended for cause	10
Deceased	87
Expelled	2
Errors in last report	2
	618

Net membership, 31st December, 1915 8,187

Number of Patriarchs relieved in 1915	793
Relief to widowed families	\$225 00
Amount paid for burying the dead in 1915	709 75
Amount paid for special relief in 1915	142 91
Amount paid for relief of Patriarchs (sick benefits)	5,233 24
 Total amount of relief paid	 \$6,310 90

Receipts from all sources	\$24,980 30
Current expenses (Subordinates)	12,693 44
Cash assets (Subordinates)	25,622 45
Invested funds (Subordinates)	23,611 29

(D) *Record of the Oddfellows' Mutual Aid Association of the City of London, Ontario.*

YEAR ENDING 31ST DECEMBER, 1915.

Number of members died in 1915	2
Number of members, 31st December, 1915	52
Amount of cash received during the year 1915	\$2 55
Amount of expenses in management in 1915	0 17
Amount on hand, 31st December, 1915	58 98
Amount of call on each death	0 55

THE PROVINCIAL GRAND ORANGE LODGE OF ONTARIO WEST.

(File I., page 25.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915

Head Office, 39 Browning Avenue, Toronto, Ont.

Organized 20th February, 1860; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1915, were as follows

H. C. Hocken, Grand Master	Toronto.
James F. Harper, Grand Treasurer	Hamilton.
W. M. Fitzgerald, Grand Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Primary Lodges, with a membership of 38,862.

Number of members of the Society who died during 1915, 490.

Total amount of funeral benefits paid in 1915, in respect of deceased members, \$1,356.75.

Amount standing to credit of Sick and Funeral Fund, \$36,884.69.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 157.

Total amount of benefits paid in 1915, in respect of sick members, \$2,649.00.

Number of weeks' sickness experienced in 1915, 897.

Amount paid for medical attendance during 1915, \$6,962.24.

III. ASSETS.

	Grand Lodge.
Actual amount of cash on hand, 1st March, 1915	\$31 45
Cash on deposit, Bank of Hamilton, Hamilton	8,066 11
Total	<u>\$8,097 56</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited for the year 1915, and the names and addresses of the auditors for 1915 are W. H. Taylor, Aurora, and A. A. Gray, Toronto. Books of account kept by the Society are: Cash Book, Receipt Book, and Ledger. Amount of bond of Treasurer, \$2,000.00.

VI. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$5,799.84.

Cash received during 1915 from:

Per capita tax and levies	\$10,334 60
Interest and dividends	114 13
All other sources	212 00

Total	<u>\$10,660 73</u>
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VII. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1915 for:		
Commission	\$3,204 50	
Registration fee	25 00	
Expenses of annual meeting	97 47	
Supplies bought	101 25	
Travelling expenses	181 00	
Rent, light, heat and taxes	50 00	
Managing officers' salaries	1,230 00	
Printing, stationery and advertising	542 17	
Postage, telegrams and express	167 37	
Premium for guarantee of Lodge Officers	8 00	
Total expenses of management	<u>\$5,606 76</u>	

(b) *Miscellaneous Expenditure.*

Per capita tax and levies, other than for management ..	\$1,546 25	
Sick benefits		\$2,649 00
Funeral benefits		1,356 75
Medical attendance		6,962 24
Expenses, other than foregoing detailed in memo.	1,210 00	
Totals	<u>\$8,363 01</u>	<u>\$10,967 99</u>

THE GRAND LODGE OF THE SONS AND DAUGHTERS OF IRELAND
PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized 10th March, 1890; incorporated in Ontario 6th October, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

William Phillips, Past Grand President	Toronto.
Samuel Pollock, Grand President	Toronto.
Loftus L. Reid, Grand Vice-President	Toronto.
James Steele, Grand Secretary	Toronto.
Robert Kerr, Grand Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which, at 31st December, 1915, was 521.

Number of members who died during 1915, 13.

Total amount of funeral benefits paid during 1915, \$1,293.27.

II. SICK BENEFITS.

Sick benefits are undertaken by Subordinate Lodges.

Number of members who received sick benefits during 1915, 6.

Amount of sick benefits paid in 1915, \$106.00.

Number of weeks' illness experienced in 1915, 34.

Amount paid for medical attendance during 1915, \$427.98.

Amount of cash standing to credit of general fund, \$2,006.66.

III. ASSETS.

Cash, 31st December, 1915, in Metropolitan Bank, Toronto	\$2,006 66
Total assets	<u>\$2,006 66</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.

Four assessments were made during the year 1915, payable March, June, September and December.

The Society's accounts were duly audited February 19th, 1916.

Books of record or accounts kept for purposes of insurance certificates are as follows: Cash Book and Ledger.

Names and post office addresses of auditors for 1915: W. J. Dunlop and Alexander Douglas, Toronto.

No changes were made, in 1915, in the organization or management of the Society.

No changes were made in the constitution and rules, in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), Grand Body, \$2,471.34; Subordinate, no information.

	Grand Body.	Subordinate Bodies.
Cash received during 1915 from:		
Dues		\$1,514 95
Application fees		101 00
Assessments	\$900 15	
Supplies sold	12 00	
Interest	30 77	
Total	<u>\$942 92</u>	<u>\$1,615 95</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1915 for:		
Registration fee	\$3 00	
Expenses of meeting	9 07	
Travelling expenses	5 52	
Rent, light, heat, etc.	6 00	
Printing, stationery and advertising	51 75	
Postage, etc.	32 00	
Salaries	4 00	
Other management expenses	2 99	
Total expenses of management	<u>\$114 33</u>	

(b) Miscellaneous Expenditure.

Funeral benefits	1,293 27	
Sick benefits		\$106 00
Medical attendance		427 98
Grand total	<u>\$1,407 60</u>	<u>\$533 98</u>

TORONTO POLICE BENEFIT FUND.

(File I., p. 9.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Police Headquarters, Toronto.

Organized in January, 1882; incorporated, 2nd March, 1882.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

George Guthrie, Chairman	Toronto.
Thos. Bustard, Secretary	Toronto.
Col. H. J. Grasett, Treasurer	Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof:

Contracts in force 31st December, 1914	686
New contracts taken during 1915	85
	771

Deductions:

Contracts surrendered in 1915	73
Contracts matured in 1915	9
Contracts cancelled	8
	90

Net endowment contracts on foot 31st December, 1915.....	681
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V. ASSETS.

Mortgages	\$50,000 00
Bonds, debentures, etc.	457,091 32
Cash on deposit in Imperial Bank, Toronto	5,884 59
Cash on deposit in City Treasury	82,962 79
Total assets	\$595,938 70

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1915: ex-P.C. Welch, 144, vs. Toronto Police Benefit Fund Suing for pension without deduction. Appellate Court; dismissed with costs.

Twelve assessments were made during the year 1915, payable the first day of each month.

The Society's accounts for the year 1915 were duly audited on the 5th day of February, 1916.

The books of account and record are: Pensioners' Ledger and Minute Book.

The auditors for 1915 were Walter Sterling and J. C. McMulkin, Toronto.

No changes were made during the year 1915 in the Constitution and Rules of the Society in relation to assessments and pensions.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$211,685.66.

Cash received during 1915 from:

Assessments	\$53,704 43
Interest and dividends	17,420 21
Fines	550 76
Other sources	19,185 58
Cash received from investments (not extended), \$224,297.82.	

Total receipts	<u>\$90,860 98</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Law costs and medical	\$504 81
Printing, stationery, etc.	304 50

Total expenses of management	<u>\$809 31</u>
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(b) Miscellaneous Expenditure.

Pensions or payments in the nature thereof	33,203 48
Benefits to widows and orphans	4,000 00
Refund of sick stoppages	1,082 13
Refund criminal justice	761 93
Donation Red Cross Fund	3,104 25
Insurance premiums <i>re</i> military service	1,128 21
All other expenditure	100 04

Total expenditure	<u>\$44,189 35</u>
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THE HAMILTON POLICE BENEFIT FUND.

(Returns Book, p. 513.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Hamilton, Ont.

Organized 8th December, 1890; incorporated 13th February, 1891.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

John Clark, President	Hamilton.
Thomas A. Brown, Secretary	Hamilton.
George Simons, Committeeman	Hamilton.
Henry Sayer, Committeeman	Hamilton.
William Hay, Committeeman	Hamilton.
Charles Green, Committeeman	Hamilton.
W. R. Whatley, Treasurer	Hamilton

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 107.

Total amount of funeral benefits paid during 1915, \$1,000.00.

Number of members of the Society who died during 1915, 1.

V. ASSETS.

Cash value of mortgages	\$75,700 00
Bonds, debentures, etc.	10,000 00
Cash on deposit to Society's credit in Bank of Hamilton	5,580 25
Interest due	2,289 76
Total	<u>\$93,570 01</u>

VI. LIABILITIES.

Total amount of liabilities at 31st December, 1915. None.

VII. MISCELLANEOUS.

No action was instituted against the Society during 1915.

Twenty-four assessments were made during 1915.

The books of record for purposes of insurance certificates are Members' Register, etc.

The accounts for the year 1915 were duly audited 19th January, 1916.

Names and addresses of auditors: Samuel H. Kent and Walter Anderson, Hamilton.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$6,880.95.

Cash received during 1915 from:

Assessments \$8,360 81

Interest 4,761 42

Repayment of loan, \$2,100.00.

Total receipts \$13,122 23

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee \$3 00

Salaries and auditors, etc. 35 00

Printing 19 11

\$57 11

(b) Miscellaneous Expenditure.

Funeral benefits 1,000 00

Pensions to members 2,065 82

For investments (not extended), \$13,400.00.

Total expenses \$3,122 93

LONDON POLICE BENEFIT FUND ASSOCIATION.

(Returns Book, p. 370.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Police Headquarters, London.

Organized 1st January, 1887; incorporated 12th March, 1887.

The Executive Officers of the Society, at the 31st December, 1915, were as follows:

Robert Egelton, Chairman London.
 Cecil McRoberts, Secretary London.
 W. T. Williams, Treasurer London.

V. ASSETS.

Bonds, debentures, etc.	\$60,322 09
Cash on deposit to the Association's credit in the Huron & Erie Loan and Savings Co.	5,310 28
Total assets	<u>\$65,632 37</u>

IV. LIABILITIES.—None.

VII. MISCELLANEOUS.

No action or proceeding was instituted or prosecuted by or against the Society.

A percentage is deducted from salaries monthly. The Society's accounts for 1915 were duly audited, January, 1916.

The books of record or account kept are: Minute Book, Ledger and Journal.

Names and addresses of auditors for 1915: James S. Bell and Thomas Nickle, London.

No changes in the organization or management or the constitution and rules of the Society have been made during the year 1915.

Number of members on 31st December, 1915, 50.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$11,392.03.

Cash receipts for 1915:

Assessments	\$3,075 47
Interest and dividends	2,835 85
All other sources	668 50
From investments (not extended), \$7,000.00.	

Total receipts	<u>\$6,579 82</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration	\$3 00
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Total expenses of management	\$3 00
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(b) Miscellaneous Expenditure.

For investments, etc. (not extended), \$19,658.57.

Total expenditure	\$3 00
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THE OFFICERS' WIDOWS' AND ORPHANS' FUND OF THE BANK OF BRITISH
NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, St. James Street, Montreal.

Head Office in Ontario: The office of the Bank of British North America, corner
Yonge and Wellington Streets, Toronto, Ontario.

Organized 14th October, 1891.

The Executive Officers of the Society, at the 31st December, 1915, were as follows:

H. B. MacKenzie, President	Montreal, Que.
J. Dodds, Vice-President	London, England.
J. Anderson, Trustee	Montreal, Que.
O. R. Rowley, Trustee	Montreal, Que.
H. A. Harvey, Trustee	Montreal, Que.
J. McEachern, Trustee	Winnipeg, Man.
R. P. Fraser, Hon. Secretary-Treasurer	Montreal, Que.

I. AND II. SICK AND FUNERAL BENEFITS.—None.

III. ASSETS.

Cash value of mortgages	\$25,000 00
Cash value of bonds, debentures, etc.	278,206 75
Cash in deposit to credit of fund, not drawn against, in the following chartered bank:	
Bank of British North America, Montreal, Que.	18,436 98
Total assets	<u>\$321,643 73</u>

V. MISCELLANEOUS.

No assessments are made.

The Fund's accounts were duly audited during 1915 on the 2nd November, 1915.

Books of record and account kept of the Fund are as follows: Cash Book, Journal,
Individual Ledger, Annuity Book, Record of Births, Marriages and Deaths, Minute Book
and Register of Investments.

Names and post office addresses of the auditors for 1915 were as follows: Price
Waterhouse & Co., 21 Commercial Union Building, Montreal, Que.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$28,500.55.

Cash received during 1915 from:

Interest	\$16,601 42
Subscriptions from married members, and fees from unmarried members	13,144 45
Donations from Bank	7,862 76
Cash received from repayments of loan (not extended), \$265.78.	

Total receipts \$37,608 63

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Law costs	\$4 00
Registration fee	10 00
War tax	0 66
Total expenses of management	\$14 66

(b) Miscellaneous Expenditure.

Benefits to widows and orphans	\$8,329 41
Other expenditure	1,044 26
For investments, etc. (not extended), \$38,549.65.	
Total expenditure	\$9,388 33

TORONTO TYPOGRAPHICAL UNION, No. 91.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized in 1844; incorporated in Ontario, 13th September, 1894.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Robert Elliott, President Toronto.
 E. G. How, Treasurer Toronto.
 Samuel Hadden, Secretary Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by this Society, the total membership of which is 1,067.

Number of members who died during 1915, 7.

Amount of funeral benefits paid in 1915, \$350.00.

Total cash standing to credit of sick and funeral fund, 31st December, 1915, \$2,371.35.

II. SICK BENEFITS.

Number of members who received sick benefits in 1915, 74.

Amount of sick benefits paid in 1915, \$1,520.00.

Number of weeks' sickness experienced in 1915, 349.

III. ASSETS.

Sick and Funeral Fund (Merchants Bank)	\$2,381 35
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's books were audited during 1915 quarterly.

Names and addresses of auditors for 1915 were as follows: A. Fletcher, Ernest Webb, and J. Welsh, Toronto, Ont.

Books kept for the purposes of benefit fund: Treasurer's and Financial Secretary's Ledgers, Treasurer's Cash Book and Ledger.

No changes were made in the rules relating to sick benefits.

Amount of bond of Secretary, \$400.00.

Amount of bond of Treasurer, \$400.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$3,912.35.

Cash received during 1915 from:

Dues	\$2,116 66
Assessments	30 00
Interest	129 44
Other sources (International Union)	2,800 00

Total receipts	<u>\$5,076 10</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

All management expenses are paid by the Union.

(b) Miscellaneous Expenditure.

Sick benefits	\$1,520 00
Funeral benefits (\$2,800.00 paid by International)	3,150 00

Total expenditure	<u>\$4,670 00</u>
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METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, John and Queen Streets, Toronto.

Organized 8th November, 1894; incorporated 11th February, 1895.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. W. Davis, President Toronto.
 John T. Body, Vice-President Toronto.
 A. J. Saunders, Secretary-Treasurer Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 189.
 Number of members who died during 1915, none.
 Amount of funeral benefits paid in 1915, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1915, 36.
 Amount of benefits paid in 1915, \$707.00.
 Number of weeks' sickness experienced in 1915, 152.
 Balance to credit of fund, \$839.44.

III. ASSETS.

Cash in Imperial Bank	\$839 44
Total	<u>\$839 44</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The accounts of the Society were audited 6th January, 1916.
 The books of account kept by the Society are: Cash Book and Record Book.
 Names and addresses of auditors of accounts for 1915: Geo. A. Rumsby and O. Gammond, Toronto, Ont.
 Assessments are made weekly and are payable each Saturday.
 Number of assessments made during 1915, 42.
 No changes were, during 1915, made in the Constitution and Rules in relation to insurance certificates.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$834.69.

Cash received during 1915 from:

Dues	\$756 75
Interest	20 00
Total receipts	<u>\$776 75</u>

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Salaries	61 00
Postage, etc.	1 00
Total expenses of management	<u>\$65 00</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	707 00
Total expenditure	<u>\$772 00</u>

H. M. ARMY AND NAVY VETERANS' SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Foresters' Hall, James Street N., Hamilton, Ont.

Organized 5th October, 1889, and incorporated 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

John Gardner, President	Hamilton.
Wm. H. Simons, Treasurer	Hamilton.
Edward P. Wyatt, Secretary	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 90.

Four members died during 1915, and funeral benefits were paid amounting to \$420.00.

Amount standing to credit of Funeral Benefit Fund, \$1,150.39.

II. SICK BENEFITS.

Amount paid for medical attendance	\$94 00
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III. ASSETS.

Cash on hand	\$2 20
Cash deposited with the Hamilton Provident and Loan Society	1,148 19
Total assets	<u>\$1,150 39</u>

IV. LIABILITIES.

Funeral benefits unpaid at 31st December, 1915, none.

V. MISCELLANEOUS.

The Society's accounts were duly audited on 17th June, 1915, and 19th January, 1916. Names and post office address of the auditors for 1915: W. H. Porter and Wm. Jones, Hamilton.

The books of account kept by the Society are: Minute Book, Cash Book and Ledger. No changes were made in the by-laws during 1915.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,408.94.

Cash received during 1915 from:

Initiation fees	\$3 00
Dues	228 05
Donations	161 00
Interest	43 19
All other sources	40 55
Total receipts	\$475 79

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Commission	\$40 25
Travelling expenses	5 50
Registration fee	3 00
Salaries	29 21
Rent	15 00
Printing, etc.	19 50
Postage	9 99
Other expenditures	97 89
Total management expenses	\$220 34

(b) *Miscellaneous Expenditure.*

Funeral benefits	420 00
Medical attendance	94 00
Total expenditure	\$734 34

BARTENDERS' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized August, 1900; incorporated 18th August, 1900.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. N. Deitsch, President Toronto.
 J. Seymour, Treasurer Toronto.
 H. Tindale, Rec. Secretary Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 54.

Number of members who died during 1915, none.

Amount of funeral benefits paid in respect of deceased members, none.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 4.

Amount of sick benefits paid during 1915, \$141.00.

Number of weeks' sickness experienced during 1915, 36.

Amount paid for medical attendance during 1915, \$867.50.

Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1915, \$3,584.59.

III. ASSETS.

Cash on hand	\$9 90
Cash in Home Bank of Canada	3,574 69
Total assets	<u>\$3,584 59</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited 8th January, 1916.

Names and addresses of the auditors of accounts for 1915: George Stroud and Thos. Watts, Toronto.

No changes were, during 1915, made in the organization and management or in the Constitution and Rules of the Society in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$3,380.97.

Cash received during 1915 from:

Initiation fees	\$40 00
Dues	319 64
Interest	104 27

Total receipts	<u>\$463 91</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Rent	18 00
Salaries	8 00
Postage and printing	11 79
Supplies bought	5 00

Total expenses of management	<u>\$45 79</u>
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(b) Miscellaneous Expenditure.

Sick benefits	141 00
Medical attendance	67 50
Other expenditure	8 00

Total expenditure	<u>\$260 29</u>
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TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT OF THE BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Church Street, Toronto.

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893;
re-incorporated in Ontario, 25th April, 1897.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

James Scott, President Toronto.
W. D. Robins, Financial Secretary Toronto.
Jos. Gibbons, Business Agent, Rec. Secretary and Treasurer
(Labor Temple) Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the International body. Membership of local body, 1,996.

Number of members who died during 1915, 7.

Amount of funeral benefits paid in respect of deceased members, \$3,100.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 427.

Total amount of benefits paid in 1915 in respect of sick members, \$5,666.57.

Number of weeks' sickness experienced in 1915, 1,048 3-7.

Amount paid for medical attendance during 1915, \$1,521.25.

Amount standing to credit of Sick Fund, 31st December, 1915, \$1,240.66.

III. ASSETS.

Cash in Home Bank of Canada, 31st December, 1915	\$1,240 66
Total	<u>\$1,240 66</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS

Dues are paid monthly.

The Society's books were audited for 1915 on the last day of March, June, September and December.

Name and address of auditor for 1915 was as follows: Geo. Cooney, Toronto.

The books of account kept by the Society are: Due Book, Cash Book and Ledger.

Certain changes were made during 1915 in the constitution and rules in relation to benefits.

Amount of bond of Secretary, \$500.

Amount of bond of Treasurer, \$1,000.

VII. CASH RECEIPTS.

Cash balance, 31st December, 1914, \$1,579.98.

Cash received during 1915 from:

Dues	\$6,848 50
International Union	3,100 00
Total receipts	<u>\$9,948 50</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

All expenses of management are paid from the general fund.

(b) Miscellaneous Expenditure.

Funeral benefits (paid by International)	\$3,100 00
Sick benefits	5,666 57
Medical attendance	1,521 25
Total expenditure	<u>\$10,287 82</u>

THE DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, King and Simcoe Sts., Toronto, Ont.

Organized 30th November, 1890, and incorporated in Ontario 6th December, 1893.

The Executive Officers of the Association at the 31st December, 1915, were as follows:

William C. Jex, President, Dominion Express Toronto.
 W. M. Carruthers, Secretary-Treasurer , Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Association. Membership, 1,016.

Number of members who died during 1915, 2.

Amount of funeral benefits paid, \$300.00.

Cash standing to credit of Funeral Benefit Fund, \$951.45.

II. SICK BENEFITS.

Sick benefits are undertaken by the Association.

Number of members who received sick benefits in 1915, 209.

Total amount of sick benefits paid in 1915, \$4,986.35.

Number of weeks' sickness experienced in 1915, 713.

Total amount of cash standing to the Credit of Sick Benefit Fund at 31st December, 1915, \$4,097.01.

III. ASSETS.

Cash in Dominion Bank, Toronto, Sick Benefit	\$4,097 01
Cash in Dominion Bank, Toronto, Funeral Benefit Fund	951 45
Total assets	<u>\$5,048 46</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made for the purpose of life insurance or benefit certificates monthly.

Twelve such assessments were made during the year 1915.

The Society's books were duly audited on January 10th, 1915.

The following books of record and account are kept for the purpose of benefits:
 Ledger, Index Book and Bank Books.

The names and post office addresses of the auditors for 1915 were as follows:

C. A. Girvin, Jas. Basnett, and A. H. McInnis, Toronto.

Amount of bonds of Secretary-Treasurer, \$500.

VII. CASH RECEIPTS.

Amount of cash on hand, 31st December, 1914, \$4,858.36.

Cash received during 1915 from:

Dues	\$5,991 00
Initiations	95 50
Interest	116 35
Total receipts	<u>\$6,202 85</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration	\$10 00
Salaries, officers' and auditors' fees	456 00
Printing, stationery and advertising	132 90
Guarantee for Secretary-Treasurer	5 00
Postage	15 00
Slips returned, etc.	107 50
Total expenses of management	<u>\$726 40</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	300 00
Sick benefits	4,986 35
Total expenditure	<u>\$6,012 75</u>

WM. & J. G. GREY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 6 Church Street, Toronto.

Organized 1887; incorporated 11th January, 1899.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

F. Metcalf, President	Toronto.
J. G. Grey, Treasurer	Toronto.
F. D. Hunt, Secretary	Toronto.

II. SICK BENEFITS.

Number of members in the Society at 31st December, 1915, 72.

Number of members who received sick benefits during 1915, 9.

Total amount of sick benefits paid during 1915, \$149.01.

Number of weeks' sickness experienced during 1915, 37½.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$173.97.

III. ASSETS.

Cash in Imperial Bank, Toronto	\$173 97
Total assets	<u>\$173 97</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Five members of the Society died in 1915.

Assessments were made for the purpose of benefits monthly, and special assessments when required.

Five such assessments were made during the year 1915.

The Society's books were duly audited January, April, July, and October, 1915.

The following books of record are kept: Minute Book, Secretary's and Treasurer's Cash Books.

Names and post office addresses of the auditors for 1915 were as follows: J. H. Atkinson and F. J. Martin, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$220.64.

Cash received during 1915 from:

Assessments	\$88 50
Interest	6 35
Donation from firm	22 49
Total	<u>\$117 34</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Secretary	12 00
Total management expenses	\$15 00

(b) Miscellaneous Expenditure.

Sick benefits	149 01
Total expenditure	\$164 01

KARN & CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Woodstock, Ontario.

Incorporated in Ontario, January 22nd, 1900.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Leo. Matthew, President Woodstock.
 W. Holmes, Vice-President Woodstock.
 F. F. Dickerson, Secretary-Treasurer Woodstock.

I. FUNERAL BENEFITS.

Number of members who died during 1915, none.
 Amount of funeral benefits paid during 1915, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 45.
 Number of members who have received sick benefits during 1915, 9.
 Number of weeks' sickness experienced during 1915, 45 $\frac{2}{3}$.
 Amount paid in respect of sick members during 1915, \$119.00.
 Amount paid for medical attendance, \$27.12.
 Total amount of cash standing to credit of fund at 31st December, 1915, \$12.97.

III. ASSETS.

Cash in Royal Bank, Woodstock	\$12 97
Total assets	<u>\$12 97</u>

IV. LIABILITIES.

Funeral benefits unpaid, December 31st, 1915, none.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the tenth day of the month.
 The accounts were audited on the 4th February, 1916.
 Names and addresses of auditors: W. E. Gould and A. J. Watford, Woodstock.
 Books of account kept: Cash Book, Ledger, Membership and Minute Book.
 Certain changes were made in the Constitution during 1915.

VII. CASH RECEIPTS.

Balance from 1914 (not extended), \$1.59.

Cash received during 1915 from:

Assessments	\$165 00
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Total receipts	\$165 00
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration	\$3 00
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Salaries	4 50
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Total expenses of management	\$7 50
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(b) Miscellaneous Expenditure.

Sick benefits	119 00
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Medical attendance	27 12
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Total expenditure	\$153 62
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THE COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915

Head Office, Brantford.

Incorporated in Ontario, August 19th, 1899.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Geo. Wedlake, Honorary President	Brantford.
H. Attwell, President	Brantford.
L. Brown, First Vice-President	Brantford.
E. Vivian, Second Vice-President	Brantford.
E. L. Kirkpatrick, Secretary	Brantford.
P. M. Yule, Treasurer	Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 442. Number of members who died during 1915, one; and funeral benefits were paid amounting to \$40.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1915, \$616.83.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Sixty-five members received sick benefits during 1915, amounting to \$1,062.41.

Number of weeks' sickness experienced in 1915, 263.

III. ASSETS.

Cash in Bank of Montreal, Brantford	\$616 83
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly or oftener if necessary.

The Society's accounts were audited January 25th, 1916.

The books of record kept are as follows: Assessment Book, Financial Detail Book, Cash Book, Minute Book.

Names and post office addresses of the auditors of accounts of 1915: G. G. Kew and W. B. Scace, Brantford.

No changes were made in regard to sick benefits during 1915.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$459.86.

Cash received during 1915 from:

Assessments	\$1,445 25
Interest and dividends	13 96
All other sources	7 33
Total	<u>\$1,466 54</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Printing, stationery and advertising	5 00
Officers' salaries, etc.	121 54
Postage	2 07
Other expenses	0 45
Total	<u>\$132 16</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	40 00
Sick benefits	1,062 41
Gratuities	75 00
Grand total	<u>\$1,309 57</u>

COBBAN MANUFACTURING COMPANY'S EMPLOYEES' MUTUAL BENEFIT
SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized 19th January, 1889; incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. Yarrow, President	Toronto.
H. Meade, Secretary	Toronto.
J. Pollard, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society; total membership at 31st December, 1915, 81.

Number of members who died during 1915, 1.

Amount of funeral benefits paid during 1915, \$30.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 10.

Amount paid for sick benefits during 1915, \$105.50.

Number of weeks' sickness experienced in 1915, 30 1-6.

Total amount of cash standing to credit of Sick Benefit Fund, \$150.00.

III. ASSETS.

Cash on deposit in Dominion Bank, Toronto	\$150 00
Total assets	<u>\$150 00</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

Society's books were duly audited on December 18th, 1915.

The books of record are Cash Book and Ledger.

Names and addresses of auditors for 1915 were as follows: Frank Hewson and Robert J. Orr, Toronto.

Treasurer's bond, \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$150.50.

Cash received during 1915 from:

Initiation fees	\$8 00
Dues	236 75
Interest	10 17

Total	<u>\$254.92</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Salaries, officers' and auditors' fees	\$20 00
Registration fee	3 00
Premium for guarantee of officers	2 50
Postage	1 00

Total expenses of management	<u>\$26 50</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits	30 00
Sick benefits	105 50
Dividend	93 42

Total expenditure	<u>\$255 42</u>
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THE LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Orillia, Ont.

Organized 30th November, 1875; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Col. M. K. Adams, Grand Master..... Picton.
 D. H. Church, Grand Secretary Orillia.
 Mrs. George F. Burnett, Grand Treasurer.....Toronto.

I. FUNERAL BENEFITS.

The funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1915, was about 5,500.

Total number of members who died during 1915, 30.

Amount of funeral benefits paid in respect of deceased members in 1915, \$1,600.00.

Cash standing at credit of Funeral Fund at 31st December, 1915, \$1,090.89.

II. SICK BENEFITS.

The sick benefits are optional with Subordinate Lodges.

Number of members who received sick benefits during 1915, 21.

Amount of benefits paid in 1915 in respect of sick members, \$252.00.

Number of weeks' sickness experienced in 1915, 93.

Amount paid for medical attendance, \$186.00.

Total amount standing to credit of Sick Benefit Fund, \$629.90.

III. ASSETS.

	Grand Body.	Subordinate Lodges.
Cash on hand	\$297 80	
Bank of Nova Scotia, Toronto	1,127 70	
All other assets	1,500 00	
Total	<u>\$2,925 50</u>	

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments on account of benefit certificates are made monthly; oftener when necessary: Twelve assessments were made during the year 1915, payable the 1st of each month.

The books and accounts were duly audited on 16th July, 1915.

The books of record and account kept by the Society are Day Book, Ledger, and Register.

Names and addresses of the auditors for 1915: W. A. Ringer, Picton, and W. G. Farley, Toronto.

Amount of bond of Grand or Supreme Secretary, \$1,000.

Amount of bond of Grand or Supreme Treasurer, \$1,000.

No changes were made in the constitution and rules during 1915.

VII. CASH RECEIPTS.

Grand Body.

Cash balances from 1914 (not extended), \$1,022.95.

Cash received during 1915 from:

Dues	\$56 25
Assessments	2,098 15
Per capita tax and levies	1,287 63
Charter fees	173 00
Supplies sold	459 76
Interest	23 90
All other sources	0 75

Total receipts	<u>\$4,099 44</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Subordinate

Grand Body. Lodges.

Cash paid during 1915 for:

Commission	\$137 75
Registration fee	25 00
Annual meeting	15 00
Supplies bought	233 81
Interest	20 30
Travelling expenses	148 00
Salaries, officers' and auditors' fees	920 00
Rent, etc.	1 25
Printing, stationery and advertising	305 60
Postage, telegrams and express	120 16
Premiums for guarantee of lodge officers	2 50
Other expenditures	167 52

Total management expenses	<u>\$2,096 89</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits	1,600 00	
Sick benefits		\$252 00
Medical attendance		186 00

Total expenditure	<u>\$3,696 89</u>	<u>\$438 00</u>
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LOYAL TRUE BLUE ORPHANAGE.

The Executive Officers of the Branch at the 31st December, 1915, were as follows:

Wm. M. Fitzgerald, President	Toronto.
Mrs. J. Reynolds, Secretary	Hamilton.
Mrs. Geo. F. Burnett, Treasurer	Toronto.

CASH RECEIPTS.

Cash balance from 1914 (not extended), \$2,020.22.

Cash received during 1915 from:

Interest and dividends	\$57 69
Donations	12,668 11
Total receipts	<u>\$12,725 80</u>

CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Mortgage and interest	\$1,330 00
Supplies bought	920 63
Travelling expenses	274 80
Rent, light, heat and taxes	402 29
Salaries	2,302 00
Printing, etc.	223 00
Postage, telephones, telegrams and express	182 22
Premiums for guarantee of officers	5 00
Other management expenses	3,061 45

Total expenses of management	<u>\$8,701 39</u>
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(b) Miscellaneous Expenditure.

Medical attendance	37 75
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Total expenditure	<u>\$8,739 14</u>
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ASSETS.

Real estate, less incumbrances	\$18,500 00
Bank of Nova Scotia, Toronto	6,006 88
All other assets	2,500 00
Total	<u>\$27,006 88</u>

LIABILITIES.

Mortgage	\$5,000 00
Unpaid accounts and salaries	375 00
Total	<u>\$5,375 00</u>

THE FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 420 Gladstone Avenue, Toronto, Ont.

Organized 15th September, 1891; incorporated 21st June, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Wm. H. Hoop, President Winnipeg, Man.
 Alex. McMordie, Secretary-Treasurer Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Contracts in force 31st December, 1914	980
Add contracts taken during 1915, new or renewed	227
Gross number on foot at any time during 1915	1,207
Contracts matured in 1915*	8
Contracts lapsed in 1915	25
Contracts surrendered	1
Total deductions	34
	34
Net contracts on foot 31st December, 1915	1,173
Number of certificates temporarily suspended	1

III AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash on deposit in Canadian Bank of Commerce, Toronto	\$3,600 73
Total assets	\$3,600 73

VI. LIABILITIES.—None.

*Assessments are made for purposes of life insurance certificates on date of death of member, and are payable within 30 days, one advance assessment being kept on hand.

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1915.

Eight assessments were made during 1915.

The amount payable at each death being one assessment from each and every member in good standing on the date of said death.

The Society's accounts were duly audited for 1915 on January 23rd, 1916.

The books of record or account kept for purposes of insurance certificates or benefits are: Certificate Register, Roll Book, Day Book, Ledger.

Names and post office addresses of the auditors for 1915: Frank Secord and H. S. Tiple, Toronto.

Number of members in Ontario, 392.

Number of members in Ontario who died during 1915, 3.

Amount paid as death claims to Ontario members, \$2,440.00.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$3,254.67.

Cash received during 1915 from:

Assessments	\$7,641 75.
Per capita tax and levies	317 91
Interest	94 31
Supplies sold	21 75
Total receipts	\$8,075 72

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$10 00.
Supplies bought	168 52
Salaries	140 88
Printing	40 00.
Postage, telegrams and express	30 76
Total expenses of management	\$390 16

(b) Miscellaneous Expenditure.

Life insurance claims other than endowments	\$7,339 50
Total expenditure	\$7,729 66

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members.	Amount of insurance.	Amount of annual payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	91	90,750 00	680 50	.....	.....
25-29.....	257	249,750 00	1,875 50	3	2,861 50
30-34.....	296	289,000 00	2,165 00	.....	.....
35-39.....	194	190,000 00	1,424 50	.....	.....
40-44.....	50	48,750 00	365 00	2	2,000 00
45-49.....	65	64,000 00	479 50	1	500 00
50-54.....	83	82,250 00	616 50	1	978 00
55-59.....	67	66,250 00	496 50	.....	.....
60-64.....	39	36,500 00	273 50	.....	.....
65-69.....	17	16,000 00	120 00	1	1,000 00
70-74.....	7	7,000 00	52 50	.....	.....
75-79.....	4	4,000 00	30 00	.....	.....
80-84.....	2	2,000 00	15 00	.....	.....
85 & over.....	2	2,000 00	15 00	.....	.....
Totals.....	1,174	1,148,250 00	8,609 00	8	7,339 50

POSTAL BENEFIT ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Post Office, Toronto.

Organized 8th June, 1891; incorporated in Ontario, 17th November, 1894.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Wm. Christie, President	Toronto.
J. J. Hayes, Vice-President	Toronto.
A. T. Middleton, Treasurer	Toronto.
G. Murray Hartwell, Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which at the 31st December, 1915, was 264.

Number of members who died during 1915, 6.

Total amount of funeral benefits paid in 1915, \$750.00.

Cash in Funeral Benefit Fund, 31st December, 1915, \$505.13.

II. SICK BENEFITS.—None.

III. ASSETS.

Cash in Treasurer's and Secretary's hands	\$32 45
Cash on deposit in Imperial Bank	472 68
Total	<u>\$505 13</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made each month, when necessary.

Seven assessments were made during 1915.

The Society's accounts were duly audited on December 27th, 1915.

Books of record and account kept for purposes of insurance certificates are as follows: Cash Book, Minute Book, Treasurer's By-laws and Bank Book.

Names and post office addresses of auditors for 1915: W. L. Allwell and M. C. Willmott, Toronto.

No changes were made in relation to insurance certificates in 1915.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$849.35.

Cash received during 1915 from:

Assessments	\$417 75
Interest	16 85
Total	<u>\$434 60</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Secretary's salary	25 00
Postage	0 82
Total expenses of management	\$28 82

(b) Miscellaneous Expenditure.

Funeral benefits	750 00
Total expenditure	\$778 82

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 915 King Street West, Toronto.

Organized June, 1883; incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Thomas DeRose, President	Toronto.
Jas. P. Hannigan, 1st Vice-President	Toronto.
E. Gray, 2nd Vice-President	Toronto.
James Conlan, Treasurer	Toronto.
Thomas Carruthers, Secretary	Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The total membership was, at 31st December, 1915, 1,700.

Number of members who died during 1915, 8.

Total amount of funeral benefits paid in 1915, in respect of deceased members, \$450.00.

Number of members' wives who died in 1915, 4.

Amount of funeral benefits paid in 1915 in respect of deceased wives, \$120.00.

Amount at the credit of the General Fund at 31st December, 1915, \$1,317.34.

Funeral and sick benefits are paid out of the General Fund.

II. SICK BENEFITS.

The Society undertakes sick benefits.

Number of members who received sick benefits during 1915, 285.

Total amount of sick benefits paid in 1915, \$3,032.50.

Number of weeks' sickness paid in 1915, 1,010 5-6.

Nothing was paid out for medical attendance during 1915.

III. ASSETS.

Cash in Dominion Bank, Toronto	\$1,317 34
Total assets	<u>\$1,317 34</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No changes were made in 1915 in the organization and management of the Society. Assessments were made every four weeks.

Thirteen assessments were made during 1915.

The accounts were audited July 8th, 1915, and January 13th, 1916.

The following books are kept: Minute Book, Day Book and Ledger.

The names and post office addresses of the auditors for 1915 were: Joseph Coulter and John Hibbert, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$935.39.

Cash received during 1915 from:

Assessments	\$4,318 95
Interest	33 95
Total	<u>\$4,352 90</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee (renewal)	\$10 00
Printing	4 85
Postage	2 60
Travelling expenses (car tickets)	49 00
Managing officers' salaries and officers' and auditors' fees	150 00
Other management expenses	152 00
Expenses of management	<u>\$368 45</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	570 00
Sick benefits	3,032 50
Total expenditure	<u>\$3,970 95</u>

MASSEY-HARRIS COMPANY (LIMITED) RELIEF ASSOCIATION OF THE CITY
OF BRANTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1915.

Head Office, Brantford, Ont.

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The Executive Officers of the Society at 31st December, 1915, were as follows:

Eugene E. Uptgrove, President	Brantford.
Chas. F. Johnson, First Vice-President	Brantford.
Geo. Adkins, Second Vice-President	Brantford.
J. R. Harmer, Secretary	Brantford.
Franklin Grobb, Treasurer	Brantford.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The total membership at 31st December, 1915, was 706.

Number of members of the Society who died in 1915, 5.

Funeral benefits were paid in 1915, amounting to \$240.00.

II. SICK BENEFITS.

The Society undertakes sick benefits.

Number of members who received sick benefits during 1915, 62.

Total amount of sick benefits paid in 1915, \$946.85.

Number of weeks' sickness experienced in 1915, 240.

Total amount to credit of the Sick Benefit Fund at 31st December, 1915, \$961.48.

III. ASSETS.

Cash value of bond	\$500 00
Cash deposited in Standard Bank, Brantford	961 48
Other assets	12 58
Total assets	<u>\$1,474 06</u>

IV. LIABILITIES.

Liabilities	\$48 00
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V. MISCELLANEOUS.

Thirteen assessments were made in 1915 for the purpose of funeral and sick benefits, payable every four weeks.

The Society's accounts for 1915 were audited January 4th, 1916.

The following books of record and account are kept: Minute Book, and Cash Book.

The names and post office addresses of the auditors for 1915 were as follows:

J. E. Denton and S. G. Macklin, Brantford.

Certain changes were made in 1915 in the Constitution and Rules of the Society in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$422.38.

Cash received during 1915 from:

Dues	\$1,796 95
Interest on bond	42 50
All other sources	48 00
Total receipts	<u>\$1,887 45</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Law costs	\$8 50
Registration fee	10 00
Officers' and auditors' fees	130 50
Printing, stationery, etc.	10 50
Total expenses of management	<u>\$159 50</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	240 00
Sick benefits	946 85
All other sources	2 00
Total expenditure	<u>\$1,348 35</u>

BAIN WAGON CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Woodstock.

Incorporated 19th January, 1900.

The Executive Officers of the Society at 31st December, 1915, were as follows:

Wm. Frost, President	Woodstock.
Henry Pearson, Treasurer	Woodstock.
B. C. Parker, Secretary	Woodstock.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, the membership of which is 179.
 Number of members who received benefits during 1915, 42.
 Total amount of benefits paid in 1915, \$441.70.
 Number of weeks' sickness experienced in 1915, 129.
 Total amount of cash standing to credit of Sick Benefit Fund, \$326.52.

III. ASSETS.

Cash in Bank of Commerce, Woodstock	\$326 52
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made for the purpose of benefits monthly if required, and are payable 1st of each month. Five such assessments were made during 1915.

Books of record and account kept by the Society are as follows: Cash Book, Ledger and Minute Book.

The Society's books were duly audited June, 1915.

The names and post office addresses of the auditors for 1915 were as follows: Geo. Coleman and J. V. Spedding, Woodstock.

No changes were made during 1915 in the organization, management or constitution and rules of the Society.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$453.11.

Cash received during 1915 from:

Application fees	\$91 00
Assessments	335 55
Interest	11 61

Total receipts	<u>\$438 16</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for: .

Law costs	\$1 00
Registration fee	3 00
Supplies bought	20 15
Officers' and auditors' salaries	71 00
Printing, etc.	1 15

Total expenses of management	\$96 30
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(b) Miscellaneous Expenditure.

Funeral wreaths	12 00
Sick benefits	441 70
Refund to members	8 75
Oxford Patriotic Association	6 60

Total expenditure	\$564 75
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THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 412 McLeod Street, Ottawa, Ontario.

Organized 1st June, 1868, and incorporated in Ontario 23rd January, 1869.

The Executive Officers of the Society at 31st December, 1915, were as follows:

Luke Williams, President	Ottawa.
D. Doherty, Vice-President	Ottawa.
W. Pennington, Treasurer	Ottawa.
A. E. Bullman, Financial Secretary	Ottawa.
J. A. Murphy, Recording Secretary	Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. Membership, 82.

Number of members who died during 1915, 3.

Funeral benefits amounting to \$60.00 were paid.

Total amount of cash standing to credit of General Fund, \$299.48.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 7, amounting to \$210.00.

Number of weeks' sickness experienced during 1915, 70.

Amount paid for medical attendance in 1915, \$67.12.

Total amount cash standing to credit of General Fund, December, 1915, \$299.48

III. ASSETS.

Cash on hand	\$0 51
Bank of Ottawa (General Fund)	299 48
Bank of Ottawa (Special Fund)	106 50
Bank of Ottawa (Beneficiary Fund)	381 17
Other assets	100 00
Total assets	<u>\$987 66</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made for the purpose of life insurance at the death of a member. Three such assessments were made during 1915.

The Society's books were duly audited February 8th, 1916.

The names and post office addresses of the auditors for 1915 were as follows:

C. Merrifield and J. Scott, Ottawa.

The following books of record and account are kept: Question Book, Roll Book, Minute Book, Blotter and Ledger.

Certain changes were made in the Constitution, Rules or By-laws during 1915.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$926.35.

Cash received during 1915 from:

Advance assessment	\$1 00
Dues	370 90
Initiation fees	1 00
Assessments	252 00
Interest	26 04
Investments (not extended), \$422.50.	

Total receipts	<u>\$650 94</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Rent, light, heat and taxes	30 00
Salaries, officers' and auditors' fees	86 00
Printing, postage, etc.	9 49
Supplies bought	56 00

Total expenses of management	<u>\$184 49</u>
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(b) *Miscellaneous Expenditure.*

Benefits to widows and orphans	268 00
Funeral benefits	60 00
Sick benefits	210 00
Medical attendance	67 12

For investments (not extended), \$310.84.

Total expenditure	<u>\$789 61</u>
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VITTORIO EMMANUELE III. SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized 1902; incorporated February 27th, 1902.

The Executive Officers of the Society at 31st December, 1915, were as follows:

Francesco Vapotilano, President	Toronto.
S. Agliarolo, Vice-President	Toronto.
S. Roncone, Financial Secretary, 18 Ontario Street	Toronto.
G. Parisi, Corresponding Secretary	Toronto.
Angelo Petti, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. The membership of which at 31st December, 1915, was 29.

No members died during 1915.

Total amount of funeral benefits paid during 1915, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 11.

Number of weeks' sickness experienced during 1915, 39 4-7.

Amount paid for sick benefits during 1915, \$197.91.

Amount paid for medical attendance, \$42.75.

Total cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$92.39.

III. ASSETS.

Cash in Bank of Toronto	\$92 39
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

Twelve such assessments were made during 1915.

The books of the Society were duly audited December 31st, 1915.

Names and addresses of the auditors for 1915 were: Geo. Parisi and V. Genovese, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$177.05.

Cash received during 1915 from:

Application fees	\$0 50
Dues	202 80
Supplies sold	75
Interest	3 45
Total	<u>\$207 50</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid 1915 for:

Registration fee	\$3 00
Rent, light, heat and taxes	18 00
Officers' salaries	12 00
Postage, etc.	2 25
Printing, etc.	11 00
Supplies bought	5 25
Total management expenses	<u>\$51 50</u>

(b) Miscellaneous Expenditure.

Sick benefits	197 91
Medical attendance	42 75
Total expenditure	<u>\$292 16</u>

THE B. GREENING WIRE COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Hamilton, Ont.

Organized 1st April, 1910; incorporated 11th April, 1910.

The Executive Officers of the Society at 31st December, 1915, were as follows:

H. Tansley, President	Hamilton.
C. Buckingham, Vice-President	Hamilton.
F. J. Maw, Treasurer	Hamilton.
K. Knudsen, Secretary	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 280.
 Number of members who died during 1915, 2.
 Amount of funeral benefits paid during 1915, \$80.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1915, 30.
 Amount of benefits paid in 1915, \$512.71.
 Number of weeks' sickness experienced in 1915, 108.
 Cash to credit of fund at 31st December, 1915, \$83.70.

III. ASSETS.

Cash in Bank of Hamilton, Hamilton	\$83 70
Total assets	<u>\$83 70</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly if required.
 Seven assessments were made during the year 1915.
 The accounts of the Society were duly audited for the year 1915, January 11th, 1916.
 Names and addresses of the auditors for the year 1915: Walter Turnbull and J. Blythe, Hamilton.
 Books of record or account kept: Cash, Record, Dues and Benefit Book.
 No changes were made in regard to sick benefits during 1915.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$220.61.	
Cash received during 1915 from:	
Assessments and dues	\$405 05
Donation	135 00
Total receipts	<u>\$540 05</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Managing officers' salary and auditors' fees	40 00
Postage, etc.	1 25
Total expenses of management	\$44 25

(b) Miscellaneous Expenditure.

Funeral benefits	80 00
Sick benefits	512 71
Gratuities . . .	40 00
Total expenditure	<u>\$676 96</u>

HAMILTON ROLLING MILLS BENEFIT SOCIETY.

ANNUAL STATEMENT OF BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Hamilton, Ont.

Organized 27th February, 1902, and incorporated 21st March, 1905.

The Executive Officers of the Society at 31st December, 1915, were as follows:

Robert Davis, President	Hamilton.
James G. Jenks, Vice-President	Hamilton.
H. P. Heath, Secretary	Hamilton.
I. W. Monk, Treasurer	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 500.

Two members died during the year 1915.

Amount of funeral benefits paid during 1915, \$150.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who have received sick benefits during 1915, 120.

Amount paid for sick benefits during 1915, \$2,023.40.

Number of weeks' sickness experienced during 1915, 412.

Amount paid for medical attendance during 1915, \$674.50.

Amount of cash standing to credit of Sick Fund, \$1,123.56.

III. ASSETS.

Cash in Bank of Hamilton, Hamilton	\$123 56
Bond	1,000 00
Total	<u>\$1,123 56</u>

IV. LIABILITIES.—\$49.50.

V. MISCELLANEOUS.

Dues are paid twice a month by the members.

The books of record and account are: Cash Book and Cheque Book.

The accounts of the Society were audited quarterly in 1915.

Names and addresses of the auditors for 1915: P. Erskine and P. R. Dean, Hamilton.

No changes were, during 1915, made in the by-laws in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,170.17.

Cash received during 1915 from:

Dues	\$3,048 00
Interest	60 00

Total receipts	<u>\$3,108 00</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Expenses of annual meeting	3 00
Interest	3 40
Officers' salaries and officers' and auditors' fees	274 00
Printing	1 35
Postage and war tax	1 56

Total expenses of management	<u>\$286 31</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	150 00
Medical attendance	674 50
Sick benefits	2,023 40
Gratuities to distressed members	54 90
Other expenses	15 00

Total expenditure	<u>\$3,204 11</u>
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GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Yonge and Melinda Streets, Toronto.

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society at 31st December, 1915, were as follows:

R. C. Moore, President	Toronto.	
H. H. Abbs, Vice-President	Toronto.	
T. Jeffery, Secretary-Treasurer	Toronto.	
M. J. O'Grady,.....	Board of Management.....	Toronto.
J. Pollock.....		Toronto.
W. Denning.....		Toronto.
W. Plyley.....		Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 78.

Two members died during the year 1915. Amount of funeral benefit paid, \$200.00.

Total cash standing to the credit of Sick and Funeral Fund at 31st December, 1915, \$1,247.81.

II. SICK BENEFITS.

Number of members who received sick benefits in 1915, 12.

The total amount of benefits paid in 1915 was \$235.00.

Number of weeks' sickness experienced in 1915, 47.

The total amount paid for medical fees: None.

III. ASSETS.

Actual amount of cash on hand 31st December, 1915	\$1,247 81
Total	<u>\$1,247 81</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for the purpose of sick and funeral benefits are made weekly.

The Society's accounts were audited April 1st, 1915, and January 6th, 1916.

The following books of account are kept: Weekly Dues Book, Yearly Dues Book, Day Book, and Interest and Discount Book.

The names and post office addresses of the auditors for 1915 were: E. H. Leman and F. Williams, *The Globe*.

During 1915 no changes were made in the constitution and rules in relation to sick benefits.

Amount of bond of Secretary-Treasurer, \$1,000.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,169.26.

Cash received during 1915 from:

Initiation fees	\$4 25
Dues	384 50
Interest and dividends	248 60
Total	\$637 35

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Supplies	1 60
Rent, light, heat and taxes	4 00
Managing officers' salaries, etc.	100 00
Premium for guarantee of officers	10 00
Postage	5 00
Total expenses of management	\$123 60

(b) *Miscellaneous Expenditure.*

Funeral benefits	200 00
Sick benefits	235 00
All other expenditure	20
Grand total	<u>\$558 80</u>

THE NATIONAL CASH REGISTER CO.'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized 1st February, 1907, and incorporated in Ontario 14th March, 1907.

The Executive Officers of the Society at 31st December, 1915, were as follows:

Harry E. Godwin, President	Toronto.
Wm. Croft, Vice-President	Toronto.
Chas. W. Long, Secretary-Treasurer	Toronto.
Robert Reid, Director	Toronto.
Wm. Reid, Director	Toronto.
Edward D. Watson, Director	Toronto.

I. FUNERAL BENEFITS.

No members died during 1915.

Amount of funeral benefits in 1915, none.

II. SICK BENEFITS.

The total membership of the Society at 31st December, 1915, was 80.

Sick benefits are undertaken by the Society.

Seventeen members received sick benefits during 1915.

Total amount of benefits paid in 1915 in respect of sick members, \$381.50.

Number of weeks' sickness experienced, 54 5-7.

Amount paid for medical attendance, none.

Amount standing to credit of General Fund, 31st December, 1915, \$540.91.

III. ASSETS.

Cash value of debentures	\$517 25
Cash in Dominion Bank, 31st December, 1915	540 91
	\$1,058 16

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Collections are made weekly; 52 were made during 1915.

Books of record and account kept are as follows: Cash Book, Minute Book and Ledger.

The Society's books were audited for 1915 on 14th January, 1915.

Names and addresses of auditors for 1915 were as follows: C. K. McKay and W. J. Lennox, Toronto.

No changes were made in the By-laws of the Society during 1915.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$459.30.

Cash received during 1915 from:

Dues.	\$425 25
Interest	44 91

Total receipts	<u>\$470 16</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Law costs	\$0 25
Registration fees	3 00

Total expenses of management	<u>\$3 25</u>
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(b) Miscellaneous Expenditure.

Sick benefits	381 50
Refunds	3 80
Investments (not extended), \$517.25.	

Total expenditure	<u>\$388 55</u>
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ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Berlin, Ontario.

Organized 1st May, 1892, and incorporated in Ontario 2nd August, 1894.

The Executive Officers of the Society at 31st December, 1915, were as follows:

John A. Fuhrman, President	Berlin.
Geo. Lachenbaner, Vice-President	Berlin.
Jacob Gies, Recording Secretary	Berlin.
A. L. Hergott, Financial Secretary	Berlin.
Geo. B. Fischer, Treasurer	Berlin.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 451.

One member of the Society died during 1915.

Amount paid for funeral benefits during 1915, \$25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 59.

Amount paid for sick benefits, \$915.25.

Number of weeks' sickness experienced during 1915, 229.

Amount paid for medical attendance during 1915, nil.

Total amount of cash standing to credit of the general fund from which benefits are paid, \$2,041.08.

III. ASSETS.

Notes	\$2,000 00
Actual cash on deposit in Union Bank, Berlin (current account)	2,041 08
All other assets	23 15
Total	<u>\$4,064 23</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are paid monthly.

The Society's books were duly audited for 1915 on December 31st, 1915.

The following books of record and account are kept for the purposes of insurance certificates or 'benefits: Treasurer's Cash Book, Day Book, Ledger.

The names and post office addresses of the auditors for 1915 were as follows:

W. Winter and Jacob J. Gies, Berlin.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,596.29.

Cash received during 1915 from:

Initiation fees	\$8 00
Dues	1,376 50
Fines	25 50
Supplies sold	85
Interest	132 10
Forfeits	50
 Total receipts	 \$1,543 45

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Rent	25 00
Salaries	106 00
Postage	5 41
 Total expenses of management	 \$139 41

(b) *Miscellaneous Expenditure.*

Church service	7 50
Sick benefits	915 25
Funeral benefits	25 00
All other	11 50
 Total expenditure	 \$1,098 66

ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized 11th March, 1889, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

L. V. Dusseau, President	Toronto.
J. B. Ethier, Vice-President	Toronto.
J. Bouvier, Secretary	Toronto.
J. D. Desaulniers, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 77.

One member died during 1915.

Funeral benefits paid during 1915, \$50.00.

No member's wife died during 1915.

Amount paid in respect of deceased wives, none.

Cash standing to credit of Funeral Benefit Fund, \$506.10.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Nine members received sick benefits during 1915.

Number of weeks' sickness experienced during 1915, 44.

Sick benefits amounting to \$132.00 were paid.

Cash standing to credit of Sick Fund, \$1,608.10.

III. ASSETS.

Cash value of mortgages	\$1,600 00
Cash value of notes	125 00
Cash in Home Bank of Canada	351 89
Cash on hand	37 31
Total assets ..	<u>\$2,114 20</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments were made during 1915.

The Society's accounts were audited 25th February, 1916.

The books of record kept are a Ledger, Minute and Cash Book.

Name and address of the auditor for 1915, R. L. Archambault, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,923.55.

Cash received during 1915 from:

Initiation fees	\$3 00
Dues	288 60
Interest	122 05
Repayment of loan (not extended), \$50.00.	

Total receipts	<u>\$413 65</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Law costs	\$1 00
Registration fee	3 00
Rent, light, heat, etc.	6 00
Salaries	24 00
Postage, etc.	2 00
Other expenditure	5 00

Total expenses of management	<u>\$41 00</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Sick benefits	132 00

Total expenditure	<u>\$223 00</u>
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THE VERITY PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Brantford, Ont.

Organized 24th August, 1899; incorporated 6th September, 1899.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

P. E. Verity, Honorary President	Brantford.
Harry Bond, President	Brantford.
G. F. Griffin, First Vice-President	Brantford.
John Kerr, Second Vice-President	Brantford.
Charles Carter, Secretary	Brantford.
Verity Plow Company, Treasurer	Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 280.

Number of members who died during 1915, 2.

Amount paid for funeral benefits, \$60.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1915, 62.

Amount of benefits paid during 1915, \$756.69.

Number of weeks' sickness experienced in 1915, 211½.

Total amount to credit of Sick Benefit Fund, \$304.92.

III. ASSETS.

Cash held by Treasurer (Verity Plow Co.)	\$304 92
Other assets	5 50
Total	<u>\$310 42</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every four weeks.

Number of assessments made during 1915, 14.

The Society's accounts were audited January 24th, 1916.

Names and addresses of the auditors of accounts for 1915: H. W. Styles and Harry Bond, Brantford.

Books of record and account kept: Assessment Roll, Cash Book, Ledger and Minute Book.

Certain changes were made during 1915 in the organization or management or in the constitution and rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$153.72.

Cash received during 1915 from:

Dues	\$1,094 25
Interest and dividends	15 64
Total	<u>\$1,109 89</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Law costs	50
Officers' salaries, etc.	130 00
Printing, stationery and advertising	8 50
Total expenses of management	<u>\$142 00</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	60 00
Sick benefits	756 69
Grand totals	<u>\$958 69</u>

THE ST. JOSEPH AID SOCIETY OF FORMOSA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Formosa, Ontario.

Organized 6th March, 1887; incorporated 2nd August, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Frank Beninger, President Formosa.
Mike Wels, Vice-President Formosa.
Mathew Weller, Secretary and Treasurer Formosa.

I. AND II. FUNERAL AND SICK BENEFITS.

Total membership of Society, 42.

No members died during 1915.

Amount paid for funeral benefits, nil.

Number of members who received sick benefits in 1915, 3.

Number of weeks' sickness experienced in 1915, 20½.

Amount of benefits paid in 1915 to sick members, \$63.00.

Total amount of cash standing to credit of fund at 31st December, 1915, \$688.75.

III. ASSETS.

Actual cash on hand 31st December, 1915	\$21 55
Cash in bank (Molson's), Formosa	667 20
Total assets	<u>\$688 75</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments were made during 1915.

The books and accounts of the Society were duly audited January 10th, 1916.

The books of record or account kept by the Society are: Ledger and Members' Roll Book.

The names and addresses of the auditors for 1915 were: Anthony Opperman and Domonle Bocho, Formosa.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$610.51.

Cash received during 1915 from:

Application fees	\$15 00
Dues	123 00
Interest	17 99
Total receipts	<u>\$155 99</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Salary of Secretary-Treasurer	7 00
Rent, etc.	1 80
Postage, telegrams and express	20
Other expenses	25
Total expenses of management	\$12 25

(b) Miscellaneous Expenditure.

Sick benefits	63 00
Other expenditure	2 50
Total expenditure	\$77 75

CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Government Buildings, Ottawa.

Organized January, 1872; incorporated 11th July, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

A. G. Kingston, President Ottawa.
 A. W. Grant, Treasurer Ottawa.
 W. J. Lynch, Secretary Ottawa.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for endowment or for sick and funeral benefits in force 31st December, 1915, \$114,600.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1914.....	381	89,150 00
Add contracts taken during 1915, new or renewed.....	108	27,000 00
Add amount by which various certificates were increased during 1915		
Gross number and amount of contracts on foot at any time during 1915	489	116,150 00
	Number.	Amount.
Deductions:		
Contracts matured in 1915.....	6	\$ 1,300 00
Contracts lapsed in 1915	1	250 00
Total deductions extended	7	1,550 00
Net contracts on foot at 31st December, 1915.....	482	114,600 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash value of bonds, etc.	\$10,189 50
Cash in Bank of Montreal, Ottawa	1,087 85
Dues and assessments due and unpaid	47 19
Interest due and accrued	133 18
Total	<u>\$11,457 72</u>

VI. LIABILITIES.—\$200.00.

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1915, none.

Assessments are made once a month for members in active service, and once a year for superannuated members.

The Society's books were duly audited on 31st January, 1916.

Names and post office addresses of the auditor for 1915 were as follows: J. B. St. Laurent, H. V. Rorke and A. M. Deschenes, of Ottawa.

Books of record or account kept: Two Books of Registers of Certificates and one Cash Ledger.

No changes were made in the Constitution and Rules of the Society in relation to benefits.

Amount of bond of Treasurer, \$1,000.00.

Number of members in Ontario, 462.

Number of members who died, 6.

Amount paid in respect of deceased members, \$1,100.20.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$194.07.

Cash received during 1915 from:

Application fees	\$180 00
Assessments	2,609 53
Interest and dividends	451 43
Total receipts	\$3,240 96

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Salaries, officers' and auditors' fees	120 00
Premium for Guarantee of Officers	5 00
Printing, etc.	13 50
Total expenses of management	\$141 50

(b) Miscellaneous Expenditure.

Life insurance claims	1,100 00
Investments (not extended), \$1,093.46.	
Total expenditure	\$1,241 50

HAMILTON STEEL AND IRON CO. EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Hamilton, Ont.

Organized 27th February, 1902; incorporated 27th February, 1902.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

C. E. Fraser, President	Hamilton.
Peter F. Monte, Vice-President	Hamilton.
A. Marshall, Secretary	Hamilton.
J. L. Hopkin, Treasurer	Burlington.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 2,100.

Ten members died during 1915.

Amount of funeral benefits paid during 1915, \$1,600.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 392.

Amount paid for sick benefits during 1915, \$4,570.00.

Number of weeks' sickness experienced during 1915, 1,189.

Amount paid for medical attendance during 1915, \$2,044.12.

Amount of cash standing to credit of Sick Fund, \$657.92.

III. ASSETS.

Cash value of bond	\$4,000 00
Cash in Bank of Hamilton	657 92
Total	<u>\$4,657 92</u>

IV. LIABILITIES.—\$300.00.

V. MISCELLANEOUS.

Dues are paid twice a month by the members.

Number of assessments made during 1915, 24.

The accounts of the Society were audited every quarter.

The books of record and account are Minute Book, Cash Book and Journal.

Names and addresses of the auditors for 1915: L. J. Hendelong and A. Smith, Hamilton.

No changes were made in the By-laws in relation to Death Benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$252.58.

Cash received during 1915 from:

Dues	\$9,846 10
Interest and dividends	248 36
Donation	75 00
All other sources	11 00

Total receipts	<u>\$10,180 46</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$10 00
Officers' salaries and officers' and auditors' fees	730 00
Expenses of annual meeting and other meetings	18 00
Printing, etc.	3 50
Postage, etc.	15 00

Total expenses of management	<u>\$776 50</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits	1,600 00
Sick benefits	4,570 00
Medical attendance	2,044 12
Hospital expenses	784 50

For investments (not extended), \$4,000.00.

Total expenditure	<u><u>\$9,775 12</u></u>
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THE POLSON IRON WORKS' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Organized 30th August, 1904, and incorporated in Ontario 30th August, 1904.

Head Office, Toronto.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

C. Feighen, President Toronto.
G. L. Kingdon, Secretary Toronto.
R. Dimond, Treasurer Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 230.
Three members died during 1915.
Funeral benefits paid in 1915, \$150.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1915, 158.
Number of weeks' sickness experienced during 1915, 549.
Sick benefits amounting to \$2,197.46 were paid.
Amount paid for medical attendance, \$773.48.
Cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$599.77.

III. ASSETS.

Cash on hand	\$13 35
Cash in Imperial Bank, Toronto	586 42
Total assets	<u>\$599 77</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every two weeks.
The Society's accounts were audited July and December, 1915.
The books of record kept are a Cash Book, Receipt Book, and Minute Book.
Names and addresses of the auditors for 1915: J. Milloy and J. Cheatile, Toronto.
No changes were made in the Constitution and By-laws during 1915.
Amount of bond of Treasurer, \$50.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,073.77.

Cash received during 1915 from:

Dues	\$3,012 78
Interest	17 26
Total receipts	<u>\$3,030 04</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 10
Investigation of claims	13 50
Travelling expenses	5 00
Expenses of Annual Meeting	3 50
Salaries	64 00
Supplies bought	44 00
Total expenses of management	<u>\$133 10</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	150 00
Medical attendance	773 48
Sick benefits	2,197 46
British Red Cross	250 00
Total expenditure	<u>\$3,504 04</u>

THE PRIDE OF ISRAEL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized, 1905; incorporated, May 29th, 1905.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

H. Bronkstein, President.....	Toronto.
A. Edson, Treasurer.....	Toronto.
J. Steiner, Financial Secretary.....	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1915, was 407.

Number of members who died during 1915, 2.

Amount of funeral benefits paid during 1915, \$200.00.

Number of members' wives died during 1915, 1.

Amount of funeral benefits paid, \$50.00.

Eleven members' children and twelve members' parents died during 1915, and funeral benefits amounting to \$158.00 were paid.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Fifty-nine members received sick benefits during 1915, amounting to \$900.00.

Number of weeks' sickness experienced during 1915, 188.

Amount paid for medical attendance, \$1,600.07.

Amount of cash standing to credit of the fund, \$3,735.60.

III. ASSETS.

Cash value of real estate.....	\$3,075 00
Cash on hand.....	58 42
Cash in various banks.....	4,585 32
Total	<u>\$7,718 74</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made when necessary. Two assessments were made during 1915.

The accounts of the Society were audited every quarter during 1915.

Names and post office addresses of auditors: J. Romm, M. Zimmerman and M. Finkelstein, of Toronto.

Books kept by the Society are: Day Book, Ledger, Cash Book and Recording Books.

Amount of bond of Treasurer, \$200.00.

VII. CASH RECEIPTS.

Cash balance from 1914, \$4,513.66.

Cash received during 1915 from:

Application fees	\$44 00
Initiation fees	22 50
Dues.....	3,382 57
Per capita tax	617 00
Supplies sold	37 30
Donations.....	36 56
Medical fees	1,447 88
Interest.....	102 64
All other sources	394 45
Total.....	<u>\$6,084 90</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Supplies bought	36 60
Rent.....	250 45
Salaries.....	478 00
Printing.....	74 00
Postage and stationery	143 96
Other expenses	96 60
Total management expenses	<u>\$1,082 61</u>

(b) Miscellaneous Expenditure.

Funeral benefits	158 00
Benefits to widows and orphans.....	250 00
Medical attendance	1,600 07
Sick benefits	900 00
Gratuities to distressed members.....	940 95
Special medical attendance	158 06
Other expenditures	365 13
Invested (not extended), \$500.00.	

Total expenditure	<u>\$5,454 82</u>
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UNION No. 27 (TORONTO, ONT.) OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 88 Church Street, Toronto, Ont.

Organized 18th May, 1869, and incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

R. P. Lynch, President.....Toronto.
C. W. Hebel, Vice-President.....Toronto.
J. Pamphilon, Secretary-Treasurer.....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 296.
Number of members of the Society who died during 1915, 4.
Total amount of funeral benefits paid during 1915, \$2,200.00.
Number of members' wives died during 1915, 1.
Amount of funeral benefits paid, \$40.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1915, 66, amounting to \$1,875.25.
Number of weeks' sickness experienced during 1915, 375.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the Home Bank, Toronto.....	\$26 27
Total.....	<u>\$26 27</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Two assessments were made in 1915.
The books and accounts were audited monthly during 1915.
Names of auditors: W. Robinson, A. McDonald, and W. Bellman.
Books kept by the Society are: Day Book and Ledger.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,665.63.

Cash received during 1915 from:

Initiation fees	\$38 00
Dues.....	5,350 75
Assessments.....	857 25
Other Unions	1,150 00
Fines ..	7 80
Interest and dividends	15 36
Cash received from repayment of loans (not extended), \$134.10.	

Total receipts	\$7,419 16
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Per capita tax for management	\$94 80
Registration fee	3 00
Supplies.....	3 55
Rent, fuel, light and taxes.....	214 54
Salaries, officers' and auditors' fees.....	1,152 28
Printing, stationery and advertising.....	333 25
Postage, telegrams and express	16 95

Total expenses of management.....	\$1,818 37
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(b) *Miscellaneous Expenditure.*

Per capita tax other than for management	200 00
Funeral benefits	2,240 00
Out of work benefits	2,058 00
Total disability benefits	500 00
Sick benefits	1,875 25
Loans to travelling members	501 00

Total expenditure	\$9,192 62
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LADIES' ORANGE BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ontario.

Organized 12th December, 1888; incorporated 12th June, 1896.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Mrs. G. O. Akerley, Grand Mistress	St. John, N.B.
Mrs. Robert Gordon, Grand Secretary.....	Toronto, Ont.
Mrs. W. J. Kissick, Grand Treasurer	Ottawa, Ont.

I. FUNERAL BENEFITS.—None.

II. SICK BENEFITS.

Sick benefits are undertaken by the subordinate lodges, with a membership of 4,030.

Number of members who received sick benefits during 1915: No information.

Total amount of sick benefits paid in 1915, \$34.00.

Number of weeks' sickness experienced in 1915: No information.

Amount paid for medical attendance in 1915, \$280.38.

III. ASSETS.

Cash in Dominion Bank, Ottawa	\$3,367 09
Total assets	<u>\$3,367 09</u>

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books were audited April 30th, 1915.

Names and addresses of auditors of accounts of 1915: A. Gordon and Wm. Chenery.
Toronto, Ont.

Amount of bond Secretary, \$500.00.

Amount of bond Treasurer, \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1914: \$261.23.

Grand Lodge.

Cash received during 1915 from:

Per capita tax and levies	\$1,209 04
Charter fees	210 00
Supplies sold	259 30
Interest	11 20

Total receipts	<u>\$1,689 54</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1915 for:		
Charter fees	\$63 00	.....
Expenses of meeting	5 15	.....
Commission	134 70	.....
Travelling expenses	282 00	.....
Registration fee	25 00	.....
Supplies bought	242 50	.....
Clerk hire	10 00	.....
Postage, telegrams and expenses	150 91	.....
Salaries	350 00	.....
Printing	136 00	.....
Premiums for guarantee of Lodge officers	5 00	.....
Total expenses of management	\$1,404 26	.....

(b) Miscellaneous Expenditure.

All other expenditure	192 50	.....
Sick benefits .....	.....	34 00
Medical attendance .....	.....	280 28
Total expenditure	\$1,596 76	\$314 38

THE HEINTZMAN & COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

(Returns Book 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office: 193-197 Yonge Street, Toronto, Ontario.

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at the 31st December, 1915, were as follows

James Mahoney, President	Toronto.
William Benny, Vice-President	Toronto.
Thomas H. Eagen, Treasurer	Toronto.
Thomas H. Kirk, Secretary	Toronto.

DIRECTORS.

R. Burbridge	West Toronto.
G. Grundler	West Toronto.
H. Libby	West Toronto.
T. Bates	West Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 173.

Number of members who died in 1915, 2.

Funeral benefits paid in 1915, \$100.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1915, 15.

Amount of sick benefits paid during 1915, \$302.50.

Number of weeks' sickness experienced in 1915, 71.

Total amount to credit of General Fund, from which all claims are paid, \$242.17

III. ASSETS.

Cash on deposit in Bank of Hamilton, West Toronto	\$242 17
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are collected once a month.

The Society's accounts for 1915 were audited on February 3rd, 1916.

No changes were made during 1915 in the organization and management and the constitution and rules of the Society in relation to benefits.

Names of auditors of accounts: F. Kamm and F. Mably, West Toronto.

Books of account kept by Society: Ledger, etc.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$276.57.

Cash received during 1915:

Dues	\$390 40
Interest	5 70
Total receipts	<u>\$396 10</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Salaries, officers' and auditors' fees	25 00
Total expenses of management	<u>\$28 00</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	100 00
Sick benefits	302 50
Total expenditure	<u>\$430 50</u>

GENDRON MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 137 Duchess Street, Toronto, Ont.

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Joseph Sauriol, President Toronto.
 Peter C. Werthner, Secretary, 547 Broadview Avenue Toronto.
 Louis Dubois, Treasurer Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 58.
 Number of members who died during 1915, none.
 Amount paid for funeral benefits during 1915, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1915, 13.
 Amount paid for sick benefits during 1915, \$228.76.
 Number of weeks' sickness experienced in 1915, 45 4-7.
 Amount paid for medical attendance, \$28.00.
 Total amount of cash standing to the credit of the Sick Benefit Fund, \$794.09.

III. ASSETS.

Cash on hand	\$33 02
Cash in bank	761 07
Total	<u>\$794 09</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Fifty-two assessments were made during 1915, payable weekly.
 The Society's accounts were audited in July, 1915, and January, 1916.
 Names and addresses of the auditors of accounts for 1915: John J. Brady, and W.
 J. Kamm, Toronto.
 Books kept by the Society: Roll Book, Ledger, Minute Book and Bank Book.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$761.07.

Cash received during 1915:

Dues	\$281 80
Interest	20 98
Doctor's fees	28 00
Total receipts	<u>\$330 78</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915. for:

Registration fee	\$3 00
Officers' salaries	36 00
Other expenses	2 00
Total expenses of management	<u>\$41 00</u>

(b) Miscellaneous Expenditure.

Sick benefits	228 76
Medical attendance	28 00
Total expenditure	<u>\$297 76</u>

UMBERTO PRIMO ITALIAN BENEVOLENT SOCIETY.

(Returns Book, p. 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized 7th February, 1888; incorporated in Ontario, 12th March, 1888.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

G. Altilia, President	Toronto.
R. V. Glionna, Treasurer	Toronto.
G. Bagnato, Secretary	Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The membership at 31st December, 1915, was 26.

No members died during 1915.

Total amount paid for funeral benefits, none.

Cash standing to credit and Funeral Benefit Fund, \$590.81.

II. SICK BENEFITS.

The Society undertakes sick benefits.

Number of members who received sick benefits in 1915, 5.

Total amount of sick benefits paid in 1915, \$80.05.

Number of weeks' sickness experienced in 1915, 23.

Amount paid for medical attendance during 1915, \$61.00.

III. ASSETS.

Cash on deposit in Bank of Toronto	\$590 81
Total assets	<u>\$590 81</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Twelve assessments were made during 1915.

The books of the Society were audited 25th February, 1916.

Names and addresses of the auditors: D. A. G. Glionna and G. Corsi, Toronto.

No changes were made during 1915 in the organization or management, or in the constitution or rules in relation to benefits.

Books of account kept by Society: Journal, Ledger, and Minute Book.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$817.91.

Cash received during 1915 from:

Dues	\$195 00
Supplies sold	40 95
Total receipts	<u>\$235 95</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Law costs	210 00
Rent, etc.	26 00
Secretary's salary	7 00
Printing, etc.	6 26
Other expenditure	69 75
Total expenses of management	<u>\$322 01</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	80 05
Medical attendance	61 00
Total expenditure	<u>\$463 06</u>

UNION No. 55 (HAMILTON, ONT.) OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Hamilton, Ont.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. A. Sullivan, President	Hamilton.
F. Hough, Financial Secretary	Hamilton.
F. Fortier, Treasurer	Hamilton.
G. H. Willson, Recording Secretary	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Union; membership, 347.

Number of members who died in 1915, 2.

Funeral benefits paid in respect of deceased members, \$1,400.00.

Two members' wives died during 1915.

Amount paid in respect of deceased wives, \$90.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1915, 41.

Total amount of sick benefits paid during 1915, \$963.90.

Number of weeks' sickness experienced in 1915, 192½.

III. ASSETS.

Cash on hand	\$22 04
Cash in Bank of Hamilton	2,409 11
Total	<u>\$2,431 15</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Two assessments were made during 1915.

The Society's accounts were audited monthly during 1915.

The books kept are Day Book and Ledger.

Name and post office address of the auditor for 1915: E. Jennings, Hamilton.

Amount of bond of Secretary, \$300.00.

Amount of bond of Treasurer, \$300.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$2,929.47.

Cash received during 1915 from:

Initiation fees	\$34 50
Dues	4,583 70
Assessments	608 00
Fines	3 00
Interest	56 08
All other sources	513 00
Total receipts	<u>\$5,798 28</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	3 00
Rent, etc.	120 00
Postage, etc.	38 20
Supplies bought	3 95
Printing, stationery and advertising	307 95
Managing officers' salaries and officers' and auditors' fees	782 80
Premiums for guarantee of lodge officers	10 00
Total expenses of management	<u>\$1,265 90</u>

(b) *Miscellaneous Expenditure.*

Per capita tax or levies	1,229 80
Sick benefits	963 90
Funeral benefits	1,490 00
Gratuities to distressed members	1,268 00
Other expenditure	79 00
Total expenditure	<u>\$6,296 60</u>

THE GRAND BRANCH OF THE IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 205 Leslie Street, Toronto.

Organized 9th January, 1869, and incorporated in Ontario, 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Thomas M. Harris, Grand President Toronto.
 Robert Scollard, Grand Secretary Toronto.
 J. H. Barber, Grand Treasurer Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by Grand Body, the membership of which at 31st December, 1915, was 197.

Number of members who died during 1915, 5.

Total amount of funeral benefits paid during 1914, \$400.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1915, \$1,586.34.

II. SICK BENEFITS.

Sick benefits are undertaken by the subordinate branches.

Number of members who received sick benefits during 1915, 22.

Total amount of benefits paid in 1915, \$368.00.

Number of weeks' sickness experienced in 1915, 90.

Total amount paid for medical attendance during 1915, \$223.75.

Total amount standing to credit of Sick Benefit Fund at 31st December, 1915, \$453.47.

III. ASSETS.

	Grand Body.	Subordinate Bodies.
Actual cash in Treasurer's hands, December 31st, 1915.....	\$1 00	\$44 90
Cash in Dominion Bank	788 35	.....
Cash in Home Bank, Toronto .....	.....	197 87
Cash in Bank of Hamilton, Hamilton .....	.....	210 70
Cash in Home Bank, Toronto (Building Fund)	895 91	
Furniture, supplies, etc. (\$755.00).		

Total assets	<u>\$1,685 26</u>	<u>\$453 47</u>
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IV. LIABILITIES.

Unpaid death claim	\$300 00
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V. MISCELLANEOUS.

Five assessments were made during the year 1915, payable on the 1st January, April, July, October and December.

The books were duly audited for 1915 on the 31st July, 1915.

Names and addresses of the auditors for 1915: H. G. Reynolds, Hamilton; F. M. McAuliffe, Toronto.

The following books of record are kept: Minute Book, Cash Book and Ledger.

During 1915 no changes were made in the Constitution.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$2,376.28.

Cash received during 1915 from:

	Grand Body.	Subordinate Bodies.
Dues . . . . .	.....	\$1,045 25
Initiation fees . . . . .	.....	7 50
Per capita tax	\$63 60	27 15
Assessments	233 00	222 25
Supplies sold	4 05	.....
Interest	48 12	10 89
All other sources . . . . .	.....	62 01
	<u>\$348 77</u>	<u>\$1,375 05</u>

VII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1915 for:		
Per capita tax for management . . . . .	.....	\$63 60
Registration fee	\$3 00	.....
Expenses of biennial meeting	2 70	.....
Rent, light, heat and taxes . . . . .	.....	199 75
Salaries	54 00	55 00
Printing, stationery and postage	5 00	16 29
Supplies bought . . . . .	.....	4 05
Total expenses of management	<u>\$64 70</u>	<u>\$338 69</u>

(b) Miscellaneous Expenditure.

Funeral benefits	400 00	
Gratuities . . . . .	.....	10 00
Assessments paid to Grand Union . . . . .	.....	233 00
Sick benefits . . . . .	.....	368 00
Medical attendance . . . . .	.....	223 75
Other expenditure . . . . .	.....	133 55
Building Fund Committee . . . . .	.....	189 68
Totals	<u>\$464 70</u>	<u>\$1,496 67</u>

BROWN BROTHERS, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized 2nd January, 1898, and incorporated in Ontario, 3rd March, 1903.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

S. S. Woodland, President Toronto.
 John R. Aylett, Vice-President Toronto.
 John E. Lamb, Secretary Toronto.
 Albert Burton, Treasurer Toronto.

II. SICK BENEFITS.

The total membership of the Society at 31st December, 1915, 54.

Sick benefits are undertaken by the Society. Six members received sick benefits during 1915.

Total amount of benefits paid in 1915 in respect of sick members, \$107.34.

Number of weeks' sickness experienced, 39 5-7.

III. ASSETS.

Cash on hand	\$1 50
Cash in Home Bank, 31st December, 1915	309 74
Total Assets	<u>\$311 24</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly.

The Society's books were audited for 1915 on January 12th, 1916.

Names and addresses of auditors for 1915 were as follows: Ralph Smith and John Ragen, Toronto.

Books of record kept by the Society are: Secretary's Cash Book, Membership Roll, Order on Treasurer and Treasurer's Cash Book.

Certain changes were made in the Constitution during 1915.

VII. CASH RECEIPTS.

Cash balance 31st December, 1914, \$259.01.

Cash received during 1915 from:

Application fees	\$9 50
Dues	96 75
Interest	7 97
Donation	50 00

Total receipts	<u>\$164 22</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Rent	1 50
Postage	15
Total expenses of management	\$4 65

(b) Miscellaneous Expenditure.

Sick benefits	107 34
Total expenditure	<u>\$111 99</u>

GRAND ORDER OF ISRAEL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office. Hamilton, Ont.

Organized 1908, incorporated 22nd October, 1908.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

S. Hoffman, Noble Master.....	Hamilton.
H. Elkind, Vice-Noble Master	Hamilton.
H. R. Balinson, Financial and Recording Secretary.....	Hamilton.
M. Goldberg, Treasurer	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1915, was 95.

Number of members who died in 1915, none.
 Amount paid for funeral benefits during 1915, none.
 Number of members' wives who died in 1915, none.
 Number of members' children who died in 1915, none.
 Funeral benefits paid in 1915, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of persons who received sick benefits during 1915, 10.
 Amount of sick benefits paid during 1915, \$64.00.
 Number of weeks' sickness experienced during 1915, 16.
 Amount paid for medical attendance, \$158.00.
 Amount of cash standing to credit of fund, \$1,148.50.

III. ASSETS.

Real estate	\$ 193 00
Cash on deposit to Society's credit, not drawn against, in the Royal Bank, Hamilton	1,148 50
Other assets	123 40
Total assets	<u>\$1,464 90</u>

VI. LIABILITIES.—None.

V. MISCELLANEOUS.

No changes were made in the constitution and rules during the year 1915.

Books kept by the Society: Ledger, etc.

The books of the Society were audited quarterly. Names of auditors, D. Kauffman and L. Berkovitz, Hamilton.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$931.98.

Cash received during 1915 from:

Application fees	\$5 75
Initiation fees	3 00
Dues	727 72
Assessments	7 60
Buttons	2 25

Total receipts	<u>\$746 32</u>
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VII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Per capita tax, etc.	\$40 00
Registration fee	3 00
Law Costs	50 00
Printing, etc.	10 25
Postage	14 29
Expenses of annual meeting	9 86
Supplies bought	48 40
Rent, etc.	50 00
Cemetery	11 85

	<u>\$237 65</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits (burial)	4 00
Sick benefits	64 00
Medical attendance	158 00
Gratuities to distressed members	60 00
All other expenditure	6 15

Grand totals	<u>\$529 80</u>
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L'UNION ST. JEAN BAPTISTE, OTTAWA.

(Returns Book, p. 232.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Ottawa.

Organized 10th November, 1887; incorporated 18th September, 1888.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Nelson Bigras, President Ottawa.
 J. T. Lemay, Recording Secretary Ottawa.
 Joseph Saint-Germain, B.A., Treasurer Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 380.
 Number of members of the Society who died in 1915, 5.
 Total amount of funeral benefits paid in respect of deceased members was \$1,999.75.
 Number of members' wives deceased in 1915, 3.
 Amount of funeral benefits paid in respect of deceased wives, \$225.00.
 Total cash standing to credit of Funeral Fund at 31st December, 1915, \$4,092.94.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1915, 42.
 Amount of sick benefits paid in 1915, \$1,153.45.
 Number of weeks' sickness experienced in 1915, 288½.

III. ASSETS.

Cash on deposit in La Banque Provinciale, Ottawa	\$8,957 45
Actual cash in hand at 31st December, 1915	97 43
Other assets	1,078 19
 Total assets	 \$10,133 12

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first of month.
 The Society's accounts were audited monthly and annually.
 The names and addresses of the auditors for 1915 were as follows: P. N. Chapman,
 Hull, Que., and Francois Fortin, Jr., Gatineau Point, Que.
 Books of account kept by the Society are: Ledger and Cash Book.
 Amount of bond of Treasurer, \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$9,189.09.

Cash received during 1915 from:

Per capita tax and levies	\$3.313 25
Interest and dividends	278 71
Degrees and cards	3 50
Other sources (detailed in memo.)	169 30
Total receipts	\$3.764 86

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Rent, light, heat and taxes	90 00
Managing officers' salary, etc.	223 03
Printing, stationery, etc.	35 99
Postage, etc.	7 70
Premiums for guarantee of lodge officers	5 00
Total expenses of management	\$364 72

(b) *Miscellaneous Expenditure.*

Funeral benefits (members' wives)	225 00
Funeral benefits to members	1,999 75
Sick benefits	1,153 45
Other expenditure	156 10
Grand total	\$3.899 02

THE MANCHESTER UNITY INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 43 Bellevue Place, Toronto.

Organized 16th December, 1887, and incorporated in Ontario, 23rd June, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Geo. Wilkinson, Provincial Grand Master Toronto.
 Chas. H. Knight, Deputy Grand Master Toronto.
 Wm. C. Schunck, Pro. Cor. Secretary Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Body, the membership of which was, at 31st December, 1915, \$1,262.

Eight members died during 1915, and \$800.00 benefits were paid.

Seven members' wives died during 1915, and in respect thereof benefits were paid amounting to \$340.50.

Total cash to credit of Funeral Fund, 31st December, 1915, \$4,174.35.

IV. SICK BENEFITS.

Sick benefits are undertaken by District and Subordinate Lodges.

Number of members who received sick benefits in 1915, 225.

Amount of benefits paid in 1915, in respect of sick members, \$4,346.15.

Number of weeks' sickness experienced in 1915, 1,261.

Amount paid for medical attendance during 1915, \$2,015.66.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1915, \$17,417.03.

V. ASSETS.

	District. Body.	Subordinate. Bodies.
Mortgages	\$13,050 00	\$12,012 00
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:		
Dominion Bank	4,174 35	.....
In various banks, in various places . . . . .	.....	15,917 03
Total assets	\$17,224 35	\$27,929 03

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's books were duly audited for 1915 on 24th January, 1916.

The following books of account and record are kept for purposes of insurance certificates or benefits: Ledger, Cash Books, and District Return Sheet.

Names and post office addresses of the auditors for 1915 were as follows: H. D. Knight, and J. H. Heathfield, Toronto.

Amount of Secretary's bond, \$1,000.00.

VIII. CASH RECEIPTS.

	District Body.	Subordinate Bodies.	Juvenile Branch.
Cash balance from 1914 (not extended), \$20,320.89.			
Cash received during 1915 from:			
Initiation fees		\$317 46	
Dues	\$4,214 28	14,172 60	
Interest	834 85	1,039 98	
Dues, etc. (sister lodges)		5,055 94	
All other		717 58	
Total receipts	\$5,049 13	\$21,303 56	

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	District Body.	Subordinate Bodies.	Juvenile Branch.
Cash paid during 1915 for:			
Charter fees	\$10 50		
Per capita tax and levies	63 91	1,019 39	
Registration fee	10 00		
Hospital	600 00	85 75	
Supplies bought	173 09	169 37	
Travelling expenses	33 35	18 10	
Rent, light, heat and taxes	29 00	813 70	
Expenses of Annual Meeting	25 00		
Officers' salaries	347 53	982 50	
Printing	311 01	90 95	
Postage, telegrams and express	46 28	257 38	
Premium for guarantee of lodge officers	5 00	41 50	
Other expenses	181 19	351 95	
Total expenses of management	\$1,835 86	\$3,830 59	

(b) Miscellaneous Expenditure.

Funeral benefits	1,140 50	2,943 50	
Sick benefits	661 00	3,685 15	
Medical attendance		2,015 66	
Grants	4 00	10 10	
Gratuities to distressed members		116 54	
Other expenditure	160 00	1,272 53	
For investment (not extended), \$2,367.00.			

Total expenditure	\$3,801 36	\$13,874 07	
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THE CANADA FURNITURE MANUFACTURERS (LIMITED), EMPLOYEES'
BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Woodstock, Ont.

Organized, 1895; incorporated, 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

George Goddard, President Woodstock.
Wm. J. Anderson, Vice-President Woodstock.
Robt. A. Scott, Secretary-Treasurer Woodstock.

I. FUNERAL BENEFITS.

Funeral benefits have been discontinued by the Society, the membership of which, at 31st December, 1915, was, 195.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1915, 21.
Amount of sick benefits paid during 1915, \$218.25.
Number of weeks' sickness experienced during 1915, 72 5-7.
Amount paid for medical attendance, \$282.61.
Amount of cash standing to credit of the fund, \$427.69.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the Canadian Bank of Commerce, Woodstock, and Oxford Permanent L. and S. Society, Woodstock	\$427 69
Total	<u>\$427 69</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, if required.
Number of assessments made during 1915, twelve.
No changes were made in the Constitution and Rules during the year 1915.
Books kept by the Society: Cash Book, Minute Book and Members' Roll, and Bank Books.
The books of the Society were audited 5th January, 1916. Names of auditors: G. Goddard, and F. A. Smith, Woodstock.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$461.53.

Cash received during 1915 from:

Assessments	\$545 77
Interest	19 37

Total	<u>\$565 14</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$2 00
Printing	3 60
Salary of Secretary	35 00
Postage, etc.	0 52

Total expenses of management	<u>\$42 12</u>
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(b) *Miscellaneous Expenditure.*

Sick benefits	218 25
Medical attendance	282 61
Gratuities to distressed members	26 00
All other expenditure	30 00

Total expenditure	<u>\$598 98</u>
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THE CANADA FOUNDRY COMPANY EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1915.

Head Office, Davenport, Ont.

Organized 2nd day of July, 1890; incorporated in Ontario 27th September, 1892.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

A. Hall, President Toronto.
 John McIntyre, Secretary Toronto.
 James E. Ford, Treasurer Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 921.
 Three members died during 1915, and funeral benefits amounting to \$150.00 were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 163.
 Total amount of sick benefits paid during 1915, \$1,942.66.
 Number of weeks' sickness experienced during 1915, 541.
 Amount paid for medical attendance during 1915, \$1,427.87.

Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1915, \$1,885.79.

III. ASSETS.

Cash on hand, 31st December, 1915	\$209 15
Cash in Canadian Bank of Commerce	687 12
Cash in Imperial Bank	989 52
Total	<u>\$1,885 79</u>

IV. LIABILITIES. None.

V. MISCELLANEOUS.

Assessments are made semi-monthly.

Twenty-four assessments were made during 1915, and were payable on the 15th and 31st of each month.

The books of the Society were duly audited June 30th and December 31st, 1915.

The following books of record are kept: Secretary's Minute Book, Treasurer's Cash Book and Secretary's Order Book.

Names and addresses of auditors of accounts of 1915: T. W. Harrington, Jas. H. Eustace and H. Brown, Toronto.

No changes were made during 1915 in the Constitution and Rules in relation to benefits.

Amount of bond of Secretary, \$300.

Amount of bond of Treasurer, \$1,000.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,158.75.

Cash received during 1915 from:

Assessments	\$4,425 40
Interest	53 22
All other sources	2 00
Total	<u>\$4,480 62</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$10 00
Officers' salaries, etc.	183 75
Clerk hire	5 00
Annual meeting	12 50
Printing	6 50
Guarantee bonds	13 00
Postage, telephones, etc.	2 30

Expenses of management	<u>\$233 05</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits	150 00
Sick benefits	1,942 66
Medical attendance	1,151 87
Hospital	276 00

Grand totals	<u>\$3,753 53</u>
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GUTTA PERCHA AND RUBBER MANUFACTURING COMPANY OF TORONTO,
LIMITED, EMPLOYEES' SICK BENEFITS SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Incorporated 14th June, 1901.

The Executive Officers of the Society of the 31st December, 1915, were as follows:

W. Weller, President Toronto.
Thomas Rushworth, Vice-President Toronto.
F. Matthews, Secretary-Treasurer Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1915, was 649.

One member died during 1915, and \$50.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 69.

Total amount of sick benefits paid during 1915, \$1,392.30.

Number of weeks' sickness experienced during 1915, 331.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$596.80.

III. ASSETS.

Cash in Treasurer's hands	\$63 64
Cash in Merchants Bank	533 16
Total assets	<u>\$596 80</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for purposes of Sick Fund are made monthly and are payable on the 1st of each month. Eleven such assessments were made during 1915.

The accounts of the Society were duly audited in June and December, 1915.

Names and addresses of auditors for 1915: J. M. Ogilvie, J. Sivers, and T. Fielding, Toronto.

Certain changes were made in the Constitution during 1915.

Amount of bond of Secretary-Treasurer, \$200.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$575.19.

Cash received during 1915 from:

Assessments	\$1,552 91
Interest	7 85
Total receipts	<u>\$1,560 76</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$10 00
Law costs	2 00
Officers' salaries	42 60
Premiums for guarantee	2 00
Printing	40 25
	<u>\$96 85</u>

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	1,392 30
Total expenditure	<u>\$1,539 15</u>

HAMILTON LODGE No. 25, THEATRICAL MECHANICAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Hamilton, Ont.

Organized 20th February, 1907; incorporated in Ontario 26th February, 1907.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

William Mitson, President	Dundas.
Cecil W. Wallis, Recording Secretary	Hamilton.
William Stroud, Treasurer	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 43.
 No members died during 1915, and no funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 7.
 Total amount of sick benefits paid during 1915, \$105.00.
 Number of weeks' sickness experienced during 1915, 21.
 Amount paid for medical attendance during 1915, \$62.37.
 Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$1,829.21.

III. ASSETS.

Cash in Molsons Bank, 31st December, 1915	\$1,829 21
Cash in Dominion Bank, 31st December, 1915	139 04
Total assets	<u>\$1,968 25</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable 1st of each month. Thirteen assessments were made during 1915.

The books of the Society were duly audited January 7th, 1916.

The following books of record are kept: Cash Book and Ledger.

Name and address of auditor of accounts of 1915: E. Pope, Burlington.

No changes were made during 1915 in the Constitution and Rules in relation to benefits.

Amount of bond of Treasurer, \$1,500.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,938.19.

Cash received during 1915 from:

Application fees	\$7 50
Dues	294 50
Assessments	3 00
Supplies sold	0 75
Interest	59 04
All other sources	3 00
Total	<u>\$367 79</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Per capita tax	\$25 21
Rent, light and heat	32 50
Salaries	80 50
Printing, etc.	4 85
Postage, etc.	5 30
Expenses of management	<u>\$148 36</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	105 00
Medical attendance	62 37
Gratuities	6 00
All other	16 00
Total expenditure	<u>\$337 73</u>

THEATRICAL MECHANICAL ASSOCIATION.

(File I, pp. 17 and 169.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 472 Dovercourt Road, Toronto.

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

C. W. Leake, President	Toronto.
W. E. Meredith, Recording Secretary	Toronto.
James Lydon, Treasurer	Toronto.
Josh Walford,	} Finance Committee
James Seymour,	
R. C. Newman,	
	Toronto.

I. FUNERAL BENEFITS.

Total membership of Society, 172.

Number of members who died during 1915, 1.

Amount of funeral benefits paid during 1915, \$170.00.

Amount standing to credit of fund, \$15,734.05.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1915, 9.

Total amount of sick benefits paid during the year 1915, \$282.00.

Number of weeks' sickness experienced, 47.

Medical attendance, \$264.00.

Amount of cash standing to credit of Sick Benefit Fund. \$745.25.

III. ASSETS.

Bonds, debentures, etc.	\$14,968 70
Cash on hand as per auditor's statement	89 64
Bank of Commerce, Toronto	1,147 86
Canada Permanent Mortgage Corporation	213 36
Totals	\$16,419 56

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Societies accounts were duly audited in January, April, July, October, 1915.

Auditors for the year: W. Sprinks, John Walford and J. McGolpin, Toronto.

No changes were made in the Constitution and By-laws during 1915.

Books of account kept by the Association are: Blotter and Ledger.

Amount of bond of Treasurer, \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$16,047.53.

Cash received during 1915 from:

Application, initiation fees and dues	\$1,327 27
Interest and dividends	669 10
All other sources	221 50

Total receipts	<u>\$2,217 87</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Per capita tax or levies	\$85 25
Registration	3 00
Supplies bought	136 81
Rent, light, heat and taxes	18 00
Salaries, officers and auditors' fees	203 00
Printing stationery and advertising	61 85
Postage, etc.	15 50
Premiums for guarantee of lodge officers	5 00

Total expenses of management	<u>\$528 41</u>
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(b) *Miscellaneous Expenditure.*

Gratuities to distressed members	224 46
Funeral benefits	170 00
Sick benefits	289 00
Medical attendance	264 00
Other expenditure	369 97

Total expenditure	<u>\$1,845 84</u>
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TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Incorporated 17th February, 1899.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. Bochnack, President	Toronto.
S. Hyman, Vice-President	Toronto.
P. Yushkevitz, Treasurer	Toronto.
D. Pullan, Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 200.

Two members died during 1915, and \$50.00 funeral benefits was paid.

Number of members' wives and children who died during 1915, 6.

Amount of funeral benefits paid in respect of members' wives and children during 1915, \$80.00.

Total Cash standing to credit of Sick and Funeral Fund, \$2,689.78.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 26.

Amount paid for sick benefits during 1915, \$575.00.

Number of week's sickness experienced during 1915, 115.

Amount paid for medical attendance during 1915, \$812.98.

III. ASSETS.

Cash value of real estate	\$453 94
Cash value of mortgages	1,700 00
Cash in hands of Treasurer	266 95
Cash on deposit in Bank of Commerce, Toronto	2,422 83
Total assets	<u>\$4,843 72</u>

IV. LIABILITIES—None.

V. MISCELLANEOUS.

Dues are paid monthly.

The Society's accounts were duly audited October 10th, 1915.

Books of record kept by the Society are: Cash Book, Ledger and Record Book.

The auditors of accounts of 1915 were: S. Foreman and K. Jaffey, Toronto.

No changes were made during 1915 in the organization, management, Constitution and Rules of the Society in relation to benefits.

Amount of bond of treasurer, \$25.00.

VII. CASH RECEIPTS.

Cash balance for 1914 (not extended), \$2,481.83.

Cash received during 1915 from:

Application fees	\$64 000
Initiation fees	50 00
Dues	2,507 10
Interest	126 49
Other sources	7 30
Total receipts	<u>\$2,754 89</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 06
Travelling expenses	25 00
Rent, light and heat	81 00
Officers' salaries	139 25
Board of Directors	25 00
Printing, stationery, etc.	57 00
Postage, 'phones, telegrams and express	74 66
Other management expenses	234 75
Total expenses of management	<u>\$639 66</u>

(b) Miscellaneous Expenditure.

Funeral benefits	130 00
Sick benefits	575 00
Medical attendance	812 98
Benefits to widows and orphans	150 00
Hospital	186 80
Gratuities	10 00
Nursing Sick Members	42 50
Total expenditure	<u>\$2,546 94</u>

EVENING TELEGRAM EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized in May, 1912; incorporated in Ontario, 24th September, 1913.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Thomas E. Till, President.....	Toronto.
Chas. Hewitt, Vice-President	Toronto.
T. Hopmans, Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 86.
 Number of members who died during 1915, none.
 Amount paid for funeral benefits, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1915, 8.
 Amount of benefits paid during 1915, \$115.00.
 Number of weeks' sickness experienced in 1915, 23.
 Amount paid for medical attendance during 1915, nil.
 Total amount to credit of Sick Benefit Fund, \$434.55.

III. ASSETS.

Cash on hand	\$22 45
Cash in Dominion Bank	412 10
Total . . .	<u>\$434 55</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Number of assessments made during 1915, 13.
 The books of the Society were duly audited December 31st, 1915.
 Names and addresses of auditors of accounts of 1915: H. Rosenthal and Geo. Christie, Toronto.
 No changes were made in the Constitution and By-laws during 1915.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$420.70.

Cash received during 1915 from:

Initiation fees	\$1 00
Dues	148 40
Interest	47 25
Total receipts	<u>\$196 65</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Expenses of Annual Meeting	3 00
Travelling expenses	1 00
Officers' salaries	50 00
Printing	20
Total expenses of management	<u>\$57 20</u>

(b) Miscellaneous Expenditure.

Sick benefits	115 00
Other expenditure	10 60
Total	<u>\$182 80</u>

VICTORIA LODGE OF GOOD SAMARITANS AND DAUGHTERS OF SAMARIA,
HAMILTON, ONT.

Corporate Name: "Victoria Lodge, No. 7, I.O.G.S., and D. of S."

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 156½ King Street East, Hamilton, Ont.

Organized 12th October, 1862; incorporated in Ontario 17th March, 1896.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Richard Hammond, President Hamilton.
Florence Holland, Treasurer Hamilton.
Annie Gwyder, Secretary Hamilton.

I. FUNERAL BENEFITS.

II. SICK BENEFITS.

Sick benefits were undertaken by the Society, with a membership of 12.
Number of members who received sick benefits during 1915, 2.
Amount of sick benefits paid during 1915, \$32.25.
Number of weeks' sickness experienced during 1915, 11.
Amount standing to credit of Sick and Funeral Benefit Fund, \$214.37.

III. ASSETS.

Cash in Bank of Hamilton	\$214 37
Total assets	<u>\$214 37</u>

IV. LIABILITIES—None.

V. MISCELLANEOUS.

The books and accounts of the Society were duly audited February 8th, 1916.
The names and addresses of the auditors were as follows: Violet Bryant and Cornelius Lewis, Hamilton.

No changes were made during 1915 in the Constitution and By-laws.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$258.57.

Cash received during 1915 from:

Dues	\$28 25
Interest	6 52
Total receipts	<u>\$34 77</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Rent, light, heat and taxes	28 22
	\$31 22

(b) Miscellaneous Expenditure.

Sick benefits	32 25
Gratuities	15 50
Total expenditure	\$78 97

ITALIAN WORKINGMEN'S ASSOCIATION OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized 12th December, 1901, and incorporated 31st December, 1901.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

O. A. Castrucci, President Toronto.
 G. Colombo, Secretary Toronto.
 Giuseppe Passavanti, Treasurer Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
 Total membership at 31st December, 1915, 75.
 One member died during 1915, and \$50.00 funeral benefits were paid.
 Total cash standing to credit of Funeral Benefit Fund at 31st December, 1915.
 \$1,005.22.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 20.
 Amount paid for sick benefits \$398.61.
 Number of weeks' sickness experienced, 86.
 Amount paid for medical attendance, \$132.80.

III. ASSETS.

Cash deposited in Bank of Commerce	\$1,005 22
Total assets	<u>\$1,005 22</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
 The Society's accounts were duly audited for 1915.
 The names and post office addresses of the auditors for 1915 were as follows:
 L. Delnegro, D. Diez, Toronto.
 Books of account kept by the Society: Ledgers and Cash Book.
 No changes were made in the Constitution and By-laws during 1915.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,246.33.

Cash received during 1915 from:

Initiation fees	\$8 00
Dues ..	580 00
Supplies sold	20 65
Interest ..	29 45
Total receipts	<u>\$638 10</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Rent, etc.	54 00
Salaries ..	42 20
Supplies bought	10 00
Printing ..	25 00
Postage ..	18 35
Investigation of claims	6 50
Total management expenses	<u>\$159 05</u>

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Medical attendance	132 80
Sick benefits	398 61
Gratuities to distressed members	38 75
Other expenditure	100 09
Total expenditure	<u><u>\$879 21</u></u>

LA CONGREGAZIONE DELLA IMMACOLATA CONCEZIONE DI MARIA
SANTISSIMA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized, March, 1904; incorporated in Ontario, 14th March, 1904.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

L. Frasca, President	Toronto.
F. Napolì, Vice-President	Toronto.
Rocco Gianvecchio, Treasurer	Toronto.
P. Manganelli, Secretary	Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The membership at 31st December, 1915, was 15.
Number of members who died during 1915, none.
Total amounts paid for funeral benefits, nil.

II. SICK BENEFITS.

The Society undertakes sick benefits.
No member received sick benefits during 1915.
Number of weeks' sickness experienced in 1915, none.

III. ASSETS.

Cash in deposit in Bank of Montreal, Toronto	\$425 03
Total assets	<u>\$425 03</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were audited during 1915.
Name of auditor: Pietro Manganelli, Toronto.
No changes were made during 1915 in the organization or management or in the constitution or rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$385.65.

Cash received during 1915 from:

Dues	\$30 95
Interest and dividends	11 44

Total receipts	\$42 39
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
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Total management expenses	\$3 00
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DAUGHTERS AND MAIDS OF ENGLAND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 598 Gerrard Street East, Toronto, Ont.

Organized 7th November, 1890; incorporated 9th January, 1895.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Elizabeth Pincombe, Grand President	Toronto.
Nellie Nobes, Grand Vice-President	Toronto.
Elizabeth Hooper, Grand Past President	London.
Frank H. Revell, Grand Treasurer	Hamilton.
Leonard George Cross, Grand Secretary, 598 Gerrard Street	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge; total membership, 3,193

Number of members of the Society who died during 1915, 13.

Amount of funeral benefits paid during 1915, \$625.00.

Total cash standing to credit of Funeral Fund, 31st December, 1915, \$9,969.53.

II. SICK BENEFITS.

Sick benefits are undertaken by the Subordinate Lodges.

Number of members who received sick benefits in 1915: Subordinate Bodies, 415.
 Juvenile Branch, 29.

Total amount of benefits paid during 1915: Subordinate Bodies, \$2,590.50; Juvenile
 Branch, \$69.00; Total, \$2,659.50.

Number of weeks' sickness experienced in 1915: By Subordinate Bodies, 1,036 1-6;
 Juvenile Branch, 62.

Amount paid for medical attendance during 1915: Subordinate Bodies, \$3,754.74;
 Juvenile Branch, \$250.60.

Total amount cash standing to credit of Sick Benefit Fund at 31st December, 1915:
 Subordinate, \$15,238.67; Juvenile, \$1,782.57.

IV. ASSETS.

Cash value of bonds	\$5,000 00
Cash value of mortgages	1,900 00
Actual cash on hand	1,341 28
Cash on deposit, not drawn against, in Bank of Montreal, Hamilton and various banks, situate at different places	4,723 72
All other assets	311 27
Subordinates, \$20,180.29; Juveniles, \$1,858.81.	

Total assets	<u>\$13,276 27</u>
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V. LIABILITIES.—\$15.00.

VI. MISCELLANEOUS.

Assessments for the purpose of life insurance were made quarterly during 1915.

Four such assessments were made during 1915, payable March, June, September, and December.

The Society's books were audited 17th February, 1916.

The following books of record are kept: Cheque Book, Cash Book, Ledgers, and Stock Book.

Names and post office addresses of the auditors for 1915 were as follows: Mrs. F. Lloyd, Toronto, J. W. Bateman, Whitby, and Mrs. E. Beadle, Toronto.

Amount of bond of Grand or Supreme Secretary, \$500.

Amount of bond of Grand or Supreme Treasurer, \$500.

VII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash balance from 1914 (not extended), \$9,218.29.			
Cash received during 1915 from:			
Application fees	\$104 80	\$374 60	.....
Initiation fees .....	.....	625 00	40 80
Assessments	1,139 86	11,209 68	1,009 10
Per capita tax	1,091 79	.....	.....
Supplies sold	459 77	.....	.....
Interest and dividends	546 90	360 20	164 90
Premiums for guarantee of lodge officers	149 44	.....	.....
	<u>\$3,492 56</u>	<u>\$12,569 48</u>	<u>\$1,214 80</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash paid during 1915 for:			
Per capita tax .....	.....	\$1,091 79	.....
Commission	\$59 20	54 70	.....
Registration fee .....	.....	103 90	\$4 90
Supplies bought	258 40	401 69	29 30
Travelling expenses	30 95	.....	.....
Rent, etc. ....	.....	1,706 00	64 70
Salaries, auditors' and officers' fees	522 70	1,027 00	62 00
Postage, telegrams and express	98 30	250 70	24 90
Printing, stationery and advertising .....	.....	54 00	.....
Premium for guarantee of lodge officers	3 00	140 00	9 44
Other expenses	48 30	.....	.....
Total expenses of management	<u>\$1,020 85</u>	<u>\$4,829 78</u>	<u>\$195 24</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	625 00	1,122 00	17 86
Sick benefits .....	.....	2,590 50	69 00
Medical attendance .....	.....	2,754 74	250 60
Invested in Government securities (not extended), \$5,000.00.			
Totals	<u>\$1,645 85</u>	<u>\$12,297 02</u>	<u>\$532 70</u>

THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA
DISTRICT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, St. Catharines, Ont.

Organized 15th September, 1871; incorporated in Ontario 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Geo. Burch, President St. Catharines.
William F. Clarke, Vice-President Grimsby.
H. J. Johnston, Secretary-Treasurer St. Catharines.

II. MOVEMENT IN INSURANCE CERTIFICATES.

Contracts for Insurance other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1914	204	20,400 00
Add contracts taken during 1915, new or renewed.....	9	900 00
Gross number and amount of contracts on foot at any time during 1915	213	21,300 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1915.....	3	300 00
Contracts lapsed in 1915.....	10	1,000 00
Total deductions extended.....	13	1,300 00
Net contracts on foot at 31st December, 1915.....	200	20,000 00

V. ASSETS.

Cash on deposit in Security Loan and Savings Co., St. Catharines \$120 24

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments for purpose of life insurance certificates are made when found necessary.

Two assessments were made during 1915.

The accounts of the Society were audited on the 9th February 1916.

Books of record or account kept for purposes of insurance certificates are: Cash Book and Register of Members.

Name and post office address of auditor for 1915: J. Colin Blair, St. Catharines.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$110.92.

Cash received during 1915 from:

Assessments	\$385 00
Interest and dividends	4 32
Total receipts	\$389 32

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Commission, etc.	\$13 50
Registration fee	3 00
Expenses of Annual Meeting	1 50
Printing, stationery and advertising	4 00
Managing officers' salaries and officers' and auditors' fees	50 00
Postage, telegrams and express	8 00
Total expenses of management	\$80 00

(b) *Miscellaneous Expenditure.*

Life insurance claims	300 00
Total expenditure	\$380 00

PROVINCIAL GRAND ORANGE LODGE OF ONTARIO EAST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Belleville, Ont.

Organized 20th February, 1860, and incorporated in Ontario 22nd May, 1894.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Evan H. McLean, Grand Master.....	Bowmanville, Ont.
O. W. London, Deputy Grand Master.....	Lansdowne, Ont.
W. C. Reid, Grand Treasurer.....	Belleville, Ont.
F. M. Clarke, Grand Secretary.....	Belleville, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 142.

No member died during 1915.

Amount of funeral benefit paid in 1915, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Nine members received sick benefits during 1915.

Number of weeks' sickness experienced during 1915, 39 3-7.

Sick benefits amounting to \$117.85 were paid.

Cash standing to credit of Sick Fund, \$604.07.

III. ASSETS.

Cash in Bank of Montreal, Belleville.....	\$604 07
Total assets	<u>\$604 07</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.

The Society's accounts were audited 26th January, 1916.

The books of record kept are: Membership Register, Record and Cash Book.

The name and post office address of the auditor for 1915 was as follows: J. W. Davison, Belleville.

Amount of bond of Secretary-Treasurer, \$1,000.00 (combined).

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$633.30.

Cash received during 1915 from:

Dues	\$194 12
Total receipts	<u>\$194 12</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Officers' salary, etc.	102 50
Total expenses of management	<u>\$105 50</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	117 85
Total expenditure	<u>\$223 35</u>

TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized 10th March, 1890; incorporated 10th July, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

John Gracey, President Toronto.
 Samuel Clark, Treasurer Toronto.
 Chas. J. Mitchell, Secretary Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 404.

Number of members who died during 1915, 5.

Amount of funeral benefits paid during 1915, no information.

Cash to credit of fund at 31st December, 1915, \$1,687.06.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1915, 62.

Amount of benefits paid in 1915, \$477.98.

Number of weeks' sickness experienced in 1915, 130 5-7.

Amount paid for medical attendance, \$175.50.

III. ASSETS.

	Grand Lodge.	Subordinate Lodges.
Cash on hand .....	.....	.....
Cash in Dominion and Royal Banks	\$1,687 06	\$6,595 38
Total assets	<u>\$1,687 06</u>	<u>\$6,595 38</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly.

The accounts of the Society were duly audited for the year 1915, 31st December, 1915.

Names and addresses of the auditors for the year 1915: E. J. Hopkins and J. Jordon, Toronto.

Books kept by Society: Minute Book, Treasurer's Book and Bank Book.

No changes were made in the Constitution and By-laws of the Society.

VI. CASH RECEIPTS.

Cash balance from 1914 (not extended)—

Grand Body	\$1,504 66
Subordinate Bodies	5,838 90

Cash received during 1915 from:

	Grand Lodge.	Subordinate Lodges.
Initiation fees		\$162 25
Charter fees	\$45 20	
Dues		1,475 30
Per capita tax	322 50	
Interest	64 70	131 33
All other sources	50 00	499 98
Total receipts	\$482 40	\$2,268 86

VII. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1915 for:		
Per capita tax		\$369 15
Postage, etc.		14 30
Rent, etc.		89 00
Managing officers' salaries and officers' and auditors' fees		118 00
Printing, etc.		32 45
Total expenses of management		\$622 90

(b) *Miscellaneous Expenditure.*

Funeral benefits	\$300 00	
Sick benefits		477 98
Medical attendance		175 50
Other expenditure		103 97
Total expenditure	\$300 00	\$1,380 35

ST. LUKE BENEFIT SOCIETY OF AMHERSTBURG.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Amherstburg, Ont.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

E. Crimmins, President	Amherstburg.
Arthur J. Burns, Vice-President	Amherstburg.
P. Alex. Barron, Financial Secretary	Amherstburg.
L. Bertrand, Recording Secretary	Amherstburg.
J. Reaume, Treasurer	Amherstburg.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 75.
 Number of members who died in 1915, 1; amount paid for funeral benefits, \$25.00
 Number of members who received sick benefits in 1915, 2.
 Total amount paid for sick benefits in 1915, \$60.00.
 Number of weeks' sickness experienced in 1915, 15.
 Balance to credit of fund, 31st December, 1915, \$222.78.

III. ASSETS.

Cash standing to credit of Sick Benefit Fund, 31st December, 1915.....	\$222 78
Total assets	<u>\$222 78</u>

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books of the Society were audited January 11th, 1916.

Names and addresses of the auditors for 1914: P. J. Reaume and Wm. Durand, Amherstburg.

VII. CASH RECEIPTS.

Balance from 1914 (not extended), \$170.86.

Cash received during 1915 from:

Dues, application and intiation fees	\$160 00
Interest and dividends	2 42
Total	<u>\$162 42</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Rent, etc.	20 00
Printing, etc.	2 50
Total expenses of management	\$25 50

(b) Miscellaneous Expenditure

Funeral benefits	25 00
Sick benefits	60 00
Total expenditure	\$110 50

FIRST ROUMANIAN HAAVIS ACHIM SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized 1st January, 1906, and incorporated in Ontario, 28th October, 1907.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

M. Weintrub, President	Toronto.
J. Goodman, Vice-President	Toronto.
J. Gartenlaub, Secretary	Toronto.
M. Fishler, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Two members' wives died during 1915.

Amount paid for funeral benefits during 1915, \$12.50.

II. SICK BENEFITS.

Total membership of the Society at 31st December, 1915, 26.

Sick benefits are undertaken by the Society.

Total amount of benefits paid in 1915 in respect of sick members, nil.

Number of weeks' sickness experienced, none.

Amount paid for medical attendance, \$151.35.

Amount standing to credit of Sick Benefit Fund, 31st December, 1915. \$119.34.

III. ASSETS.

Cash value of mortgages	\$200 00
Cash value of real estate	500 00
Cash in Northern Crown Bank, 31st December, 1915	119 34
Total	<u>\$819 34</u>

IV. LIABILITIES.

Liabilities	\$12 50
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V. MISCELLANEOUS.

Assessments are made every three months.

Four assessments were made during 1915.

The Society's books were duly audited for 1915.

Name and address of auditor: J. Gartenlaub, Toronto.

Books of account kept by the Society are: Ledger, Journal, Receipt Book, and Protocol.

VI. CASH RECEIPTS.

Cash from 1914, \$177.79.

Cash received during 1915 from:

Initiation fees	\$2 00
Dues	274 50
Capita tax and levies	12 50
Interest	2 25
Donations	12 25

Total receipts	<u>\$303 50</u>
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VII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Expenses of meeting	\$21 00
Travelling expenses	15 00
Interest	12 00
Printing	10 50
Postage	44 61

Total expenses of management	<u>\$103 11</u>
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(b) Miscellaneous Expenditure.

Medical attendance and drugs	151 35
Funeral benefits	14 00
Gratuities to distressed members	50 00
Other expenses	53 10

Grand totals	<u>\$371 56</u>
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SONS OF POLAND FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized 20th April, 1907; incorporated in Ontario 19th December, 1907.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Antoni Wactawski, President	Toronto.
Walenty Bazan, Vice-President	Toronto.
Antoni Padsiadto, Recording Secretary	Toronto.
Jan Exmurchowski, Financial Secretary	Toronto.
Stanislaw Naploszczy, Treasurer	Toronto.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society, with a total membership of 36.

Number of members who received sick benefits, 2.
 Total amount paid for sick benefits in 1915, \$69.00.
 Number of weeks' sickness experienced in 1915, 26.
 Amount paid for medical attendance for 1915, nil.
 Balance to credit of fund, 31st December, 1915, \$412.34.

III. ASSETS.

Cash standing to credit in Home Bank, 31st December, 1915	\$412 34
Total assets	<u>\$412 34</u>

IV.—LIABILITIES.—None.

VII. CASH RECEIPTS.

Cash balance from 1914, \$365.29.

Cash received during 1915 from:

Application fees	\$17 50
Interest	7 65
Initiation fees	2 10
Dues	131 60
Fines	2 10
Totals	<u>\$160 95</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Travelling expenses	11 50
Rent	18 75
Salary of Recording Secretary	6 00
Printing	3 65
Postage	2 00
Expenses of management	<u>\$44 90</u>

(b) Miscellaneous Expenditure.

Sick benefits	69 00
Total expenditure	<u><u>\$113 90</u></u>

ST. JOSEPH LITHUANIAN BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized 24th February, 1907, and incorporated in Ontario 11th July, 1908.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

A. Morkis, President	Toronto.
F. Regino, Vice-President	Toronto.
J. Wasileuskas, Recording Secretary	Toronto.
J. Simonaite, Treasurer	Toronto.
J. Baliunas, Financial Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 10.
 No members died during 1915. Amount of funeral benefits paid during 1915, nil.
 No members' wives died during 1915.
 Amount paid in respect of deceased wives, nil.
 Cash standing to credit of Funeral Fund at 31st December, 1915, \$436.60.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Two members received sick benefits during 1915.
 Number of weeks' sickness experienced during 1915, 3.
 Sick benefits amounting to \$12.00 were paid.

III. ASSETS.

Mortgages	\$50 00
Cash on hand	11 60
Cash in Royal Bank of Canada	375 00
Total assets	\$436 60

IV.—LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, payable each month.
 The Society's accounts were audited monthly during 1915.
 The books of record kept are a Ledger, Minute and Cash Book.
 Names and addresses of the auditors for 1915: A. Morkis and J. Baliunas, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$396.56.

Cash received during 1915 from:

Initiation fees	\$2 00
Dues	55 00
Assessments	2 90
Interest	10 65
All other	5 70
Total receipts	\$76 25

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Rent, light, heat and taxes	6 00
Law costs	5 00
Salaries	6 00
Printing	1 88
Postage, etc.	1 30
Travelling expenses	1 03

Total expenses of management	\$24 21
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(b) Miscellaneous Expenditure.

Sick benefits	12 00
Total expenditure	\$36 21

THE ONTARIO GRAND COMMANDERY OF THE KNIGHTS OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Incorporated in Ontario 26th May, 1894.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

F. Harrington	Toronto.
B. J. McGroarty, Secretary	Toronto.
A. J. Dillon	Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by subordinate and auxiliary branches of the Society; total membership, 183.

Number of members of the Society who died during 1915, 2.

Amount of funeral benefits paid during 1915, \$150.00.

Cash to credit of Funeral Fund, \$1,305.18.

IV. SICK BENEFITS.

Sick benefits are undertaken by the subordinate and auxiliary branches of the Society.

	Subordinate.	Auxiliary.
Number of members who received sick benefits during 1915.	29	4
Total amount of benefits paid during 1915	\$450 00	\$21 00
Number of weeks' sickness experienced in 1915	90	7
Amount paid for medical attendance in 1915	\$112 50	\$63 00
Balance to credit of Sick and Funeral Fund, 31st December.	391 26	274 75

One member of the Grand Body was sick for 5 weeks and sick benefits amounting to \$25.00 were paid.

V. ASSETS.

Cash in various banks	\$2,954 43
Total	<u>\$2,954 13</u>

VI. LIABILITIES.

Amount due for medical attendance	\$65 00
Per capita tax	12 20
Rents	67 25
Total	<u>\$144 45</u>

VII. MISCELLANEOUS.

The Society's accounts were duly audited May, 1915, and January, 1916.

Names and postoffice addresses of the auditors for 1915: Joseph Allen and Arthur Dillon, Toronto.

Number of members in Ontario at 31st December, 1915, 183.

Number of members in Ontario who died during 1915, 2.

Amount of death benefits paid to Ontario members during 1915, \$150.00.

Amount of bond of Secretary, \$300.00.

Amount of bond of Treasurer, \$1,200.00.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$2,318.58.

Cash received during 1915 from:

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Application fees	\$7 50	.....	.....
Initiation fees .....	.....	\$31 00	\$9 00
Dues .....	.....	622 77	226 40
Assessments	269 15	.....	.....
Per capita tax	142 87	.....	.....
Interest and dividends	16 45	3 45	9 93
Supplies sold	85	.....	.....
All other sources	94 57	19 55	112 93
Total receipts	\$531 39	\$676 77	\$358 26

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash paid during 1915 for:			
Per capita tax	\$44 50	\$142 87	\$9 75
Registration fee	3 00	.....	.....
Supplies bought .....	.....	85	2 47
Rent, light, heat and taxes	22 50	126 00	99 00
Officers' salaries	50 00	50 48	34 20
Printing	73 40	5 00	.....
Postage, etc.	5 50	11 05	6 30
Total expenses of management.....	\$198 90	\$336 25	\$151 72

(b) *Miscellaneous Expenditure.*

Funeral benefits	100 00	.....	50 00
Sick benefits	25 00	450 00	21 00
Medical attendance .....	.....	112 50	63 00
Other expenditure	25 50	12 00	.....
Total expenditure	\$349 40	\$910 75	\$285 72

SICK AND FUNERAL BENEFIT DEPARTMENT OF THE GRAND DIVISION OF
THE SONS OF TEMPERANCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Aurora, Ont.

Incorporated in Ontario 5th February, 1908.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Fred. C. Ward, President	Toronto.
Selby Draper, Vice-President	Toronto.
J. M. Walton, Secretary	Aurora.

I. FUNERAL BENEFITS.

Number of members who died during 1915, none

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 23.

Number of members of the Society who received sick benefits during 1915, 5.

Total amount of benefits paid in 1915, \$37.00.

Number of weeks' sickness experienced in 1915, 11.

Total amount of cash standing to credit of Sick Fund at 31st December, 1915,
\$29.35.

III. ASSETS.

Cash value of bonds, debentures, etc.	\$700 00
Cash in Bank of Montreal, Aurora	132 55
Total assets	<u>\$832 55</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly. Twelve such assessments were made in 1915.

The Society's accounts were audited November 24th, 1915.

The books of record kept are a Ledger, Minute and Cash Book.

Name and address of the auditor for 1915: James Vinson, Oshawa.

VII. CASH RECEIPTS.

Cash balance 31st December, 1914, \$678.27.

Cash received during 1915 from:

Assessments	\$142 54
Per capita tax and levies	2 20
Interest	46 54

Total receipts	<u>\$191 28</u>
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VIII. CASH EXPENDITURE.

(b) Miscellaneous Expenditure.

Sick benefits	37 00
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Total expenditure	<u>\$37 00</u>
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SOCIETA AMICHEVOLE DI FIGLI D'ITALIA D'OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Ottawa, Ont.

Organized 27th June, 1907; incorporated in Ontario 18th August, 1909.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Gaetano Di Falco, President	Ottawa.
Vincenzo Macri, Secretary	Ottawa.
Poolo Pantalone, Treasurer	Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 65.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1915, 15.

Total amount of sick benefits paid during 1915, \$265.00.

Number of weeks' sickness experienced in 1915, 53.

Amount paid for medical attendance during 1915, \$12.00.

III. ASSETS.

Actual cash in Bank of Ottawa, 31st December, 1915	\$1,746 24
Total assets	\$1,746 24

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were duly audited December 18th, 1915.

Names and addresses of auditors of accounts of 1915: Tomaso Spino and Vittoria Pugliese, Ottawa, Ont.

No changes were made during 1915 in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$667.28.

Cash received during 1915 from:

Application fees	\$9 00
Dues	409 55
Interest	28 84
Fines	1 75
Repayment of loan (not extended), \$1,030.00.	

Total receipts	\$449 14
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Rent, etc.	20 00
Supplies bought	23 93
Salaries	25 00
Printing	7 25
Postage, etc.	2 00
All other	14 00

Total expenses of management \$95 18

(b) Miscellaneous Expenditure.

Sick benefits	265 06
Medical attendance	12 00
Gratuities	25 00
All other expenditure	3 00

Total expenditure \$400 18

NOVA RADOMSK RELIEF SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized 16th January, 1909, and incorporated 28th May, 1909.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Hyman Stern, President	Toronto.
Wolfe Solomons, Secretary	Toronto.
Isaac Chapnick, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 61.

No members died during 1915, and no funeral benefits were paid.

Three members' children died and \$15.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 5.

Amount paid for sick benefits, \$125.00.

Number of weeks' sickness experienced, 25.

Amount paid for medical attendance, \$244.76.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$452.17.

III. ASSETS.

Value of real estate	\$700 00
Cash deposited in Dominion Bank	452 17
Total assets	<u>\$1,152 17</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.

The Society's accounts were audited January 13th, August 22nd, November 16th, 1915, and January 14th, 1916.

The books of record kept are as follows: Day Book, Cash Book and Ledger.

Names and postoffice addresses of the auditors of accounts of 1915: N. Goldman, J. Cornblum and A. Fireman, Toronto.

No changes were made in regard to sick benefits during 1915.

Amount of bond of Treasurer, \$25.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$452.17.

Cash received during 1915 from:

Application fees	\$14 00
Dues	363 60
Assessments	264 50
Other sources	11 50
Total receipts	\$653 60

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 06
Travelling expenses	15 00
Rent	60 00
Supplies bought	5 25
Managing officers' salaries, etc.	15 00
Printing	27 00
Postage	30 00
All other expenses	16 46
Total management expenses	\$171 71

(b) *Miscellaneous Expenditure.*

Funeral benefits (children)	15 00
Sick benefits	125 00
Medical attendance	244 76
Total expenditure	\$556 47

ST. ALBERT FRIENDLY SOCIETY (OF RENFREW).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Renfrew, Ont.

Organized 1st January, 1909, and incorporated in Ontario 14th November, 1909.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Philip Klomon, President	Renfrew.
Nicholas Kobus, Vice-President	Renfrew.
F. Cyluski, Recording Secretary	Renfrew.
F. Zyvitski, Financial Secretary	Renfrew.
John Rouble, Treasurer	Renfrew.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 33.
 One member died during 1915, and funeral benefits were paid amounting to \$50.00.
 No members wives died during 1915.
 Amount paid in respect of deceased wives, nil.
 Cash standing to credit of Funeral Benefit Fund, \$656.94.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. No members received sick benefits during 1915.
 Number of weeks' sickness experienced during 1915, none.
 No sick benefits were paid.

III. ASSETS.

Cash in Merchants Bank, Renfrew	\$656 94
All other assets	15 00
Total assets	<u>\$671 94</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
 The Society's accounts were audited January 28th, 1916.
 The books of record are Cash Book, Ledger, Minute and Endowment Register.
 Names and addresses of the auditors for 1915: Simon Kashluski and August Zyvitski.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$604.02.

Cash received during 1915 from:

Assessments	\$124 00
Interest and dividends	17 57
Total receipts	<u>\$141 57</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Supplies bought	1 65
Rent	15 00
Total expenses of management	<u>\$19 65</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Gratuities	15 00
All other expenditure	4 00
Grand total	<u>\$88 65</u>

THE MOZIRER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized, 24th July, 1905; incorporated, 28 February, 1906.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

T. Rosenberg, President	Toronto.
Aaron Laefsky, Vice-President	Toronto.
Morris Lifshitz, Secretary	Toronto.
Harry Kaplan, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1915, was 192.

Number of members who died during 1915, 3.

Amount paid for funeral benefits, \$399.00.

Number of members' wives who died during 1915, none.

Amount of funeral benefits paid, nil.

Amount of funeral benefits paid for members' children during 1915, \$36.00.

Amount of cash standing to the credit of the fund, \$138.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Thirty-seven members received sick benefits during 1915, amounting to \$415.00.

Number of weeks' sickness experienced during 1915, 83.

Amount paid for medical attendance, \$413.54.

Amount of cash standing to credit of the fund, \$2,452.07.

III. ASSETS.

Cash value of real estate, less incumbrances	\$3,000 00
Cash in Northern Crown Bank	480 00
Cash in Dominion Bank	1,281 24
Cash in Union Bank	947 30
Total	<u>\$5,708 54</u>

IV. LIABILITIES.—\$138.00

V. MISCELLANEOUS.

No assessments were made during the year 1915.

The accounts were duly audited quarterly during 1915.

Names and addresses of the auditors for the year 1915: J. Rosenblatt and M. Malensky, Toronto.

Books of record and account kept are: Record Book, Ledger, Cash Book and Day Book.

Amount of bond of Treasurer, \$200.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$2,908.03.

Cash received during 1915 from:

Application fees	\$22 50
Initiation fees	11 50
Dues, Relief Fund	115 65
Fines	4 00
Dues, Hospital Fund	232 10
Interest	55 96
Supplies sold	25 00
Dues	1,393 20
Donations	72 40
Per capita tax	529 70
Medical fees	442 00
All other sources	270 10

Total receipts	<u>\$3,174 11</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for: *

Registration fee	\$3 00
Supplies	3 25
Rent	80 75
Managing officers' salaries	178 20
Printing	53 29
Postage	92 75
Travelling expenses	14 54

Total expenses of management	<u>\$425 78</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	435 00
Benefits to orphans	15 00
Sick benefits	415 00
Medical attendance	413 54
Gratuities to distressed members	646 50
Cemetery sidewalks	212 78

Total expenditure	<u>\$2,563 60</u>
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YOUNG MEN'S HEBREW ASSOCIATION

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Incorporated in Ontario 2nd June, 1912.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Harry Cosky, President	Toronto.
J. Dimond, Vice-President	Toronto.
S. Zied, Treasurer	Toronto.
Harry Zweig, Financial Secretary	Toronto.
I. Friedman, Recording Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 90.

No members died during 1915.

Amount of funeral benefits during 1915, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 7.

Amount paid for sick benefits during 1915, \$155.00.

Number of weeks' sickness experienced during 1915, 31.

Amount paid for medical attendance during 1915, \$110.40.

III. ASSETS.

Value of real estate	\$450 00
Cash deposited in Bank of Montreal	803 15
Total assets	<u>\$1,253 15</u>

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

Assessments are made yearly, and payable on September 30th.

The Society's accounts were audited April 8th and December 26th, 1915.

The books of record are: Cash Book, Day Book, Bank Book, Dues Book, Minute Book, Membership Roll Book.

Names and addresses of the auditors for 1915: S. Schwartz and D. Cheifitz, Toronto.

No changes were made during 1915 in the Constitution and Rules in relation to benefits.

Amount of bond of treasurer, \$25.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$650.74.

Cash received during 1915 from:

Application fees	\$58 50
Dues	911 05
Fines	50
Interest and dividends	8 90
Degrees and cards	24 30
Assessments	40 00
Donations	39 95
All other sources	270 40
Repayment of loan (not extended), \$73.84.	

Total receipts	<u>\$1,353 60</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Commission and organization expenses	\$15 45
Registration fee	3 00
Supplies bought	36 20
Rent, etc.	455 00
Travelling expenses	15 00
Salaries, auditors' and officers's fees	61 00
Postage, telegrams and express	26 95
Printing, stationery and advertising	25 00
Law costs	3 00
Interest	5 03

Total expenses of management	<u>\$645 63</u>
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(b) Miscellaneous Expenditure.

Cemetery	100 00
Sick benefits	155 00
Medical attendance	110 40
Gratuities to distressed members	10 00
Other expenditure	254 00

Total expenditure	<u>\$1,275 03</u>
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ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, London, Ontario.

Organized 23rd December, 1876, and incorporated in Ontario, 13th September, 1880.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

C. W. McGuire, President London.
 John H. Hiscocks, Secretary London.
 A. E. Barbour, Treasurer London.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for Endowments, or for Sick or Funeral Benefits in force 31st December, 1915, \$1,320,430.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1914	3,346	1,308,430 00
Add contracts taken during 1915, new and renewed	375	.....
Add amount by which various certificates were increased during 1915.		122,535 00
Gross number and amount of contracts on foot at any time during 1915.	3,721	1,430,965 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1915	27	15,760 00
Contracts lapsed in 1915	622	94,775 00
Total deductions	649	110,535 00
Net contracts on foot 31st December, 1915	3,072	1,320,430 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash value of mortgages	\$198,263 85
Cash value of bonds and debentures	118,669 40
Cash on deposit to Society's credit in Ontario Loan Debenuttre Co., London, Ontario	9,085 79
Interest due and accrued	10,200 91
All other assets	1,145 14
Total assets	\$337,365 09

VI. LIABILITIES.

Amount of claims admitted	\$2,495 00
Amount of other liabilities	338 21
Total liabilities	\$2,833 21

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1915.

The books of the Society were audited at the end of each month during 1915.

The books kept for purposes of insurance certificates or benefits are: Register, Cash Book, Ledger, and a number of Auxiliary Books.

Names and post office addresses of the Auditors for 1915 were as follows: E. J. Dawson and J. F. Kern, London, Ontario.

No changes were made in the organization or management of the Society during 1915.

No changes were made during 1915 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

Amount of bond of Secretary, \$5,000.00.

Number of members in Ontario at 31st December, 1915, 3,072.

Amount of insurance in force in Ontario at 31st December, 1915, \$1,320,430.00.

Number of members in Ontario who died during 1915, 27.

Amount of death benefits paid to Ontario members during 1915, \$14,785.00.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$5,548.15.

Cash received during 1915 from:

Dues	\$30,840 00
Transfers and duplicates	35 00
Interest and dividends	16,277 44
Fire loss insurance	18 88
Cash received from investments (not extended), \$31,959.82.	

Total cash receipts	\$47,171 32
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Commission and organization expenses	\$843 00
Registration fee	25 00
Expenses of Annual Meeting	80 50
Travelling expenses	109 25
Rent, light, heat and taxes	628 13
Managing officers' salaries, officers' fees	2,899 00
Law costs	83 00
Printing, stationery and advertising	481 72
Postage, telegrams and express	359 08
Guarantee premiums	50 00
Compensation to London & Western Trusts Co.	1,093 58
Other expenses	1,190 88

Total expenses of management	\$7,843 14
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(b) *Miscellaneous Expenditure.*

Life insurance claims	14,785 00
Gratuities to distressed members	300 00
Patriotic Fund	1,800 00
All other	200 00
Cash paid for investments (not extended), \$50,665.36.	

Total expenditure	\$24,928 14
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members. Col. 1	Amount of Insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	130	20,300 00	1,300 00	1	200 00
25-29.....	336	107,300 00	3,360 00	1	200 00
30-34.....	395	162,500 00	3,950 00		
35-39.....	445	203,535 00	4,450 00	1	500 00
40-44.....	482	240,620 00	4,820 00	3	2,100 00
45-49.....	421	197,930 00	4,210 00	6	2,575 00
50-54.....	335	155,395 00	3,350 00	3	1,785 00
55-59.....	264	117,220 00	2,640 00		
60-64.....	135	56,210 00	1,350 00	4	2,800 00
65-69.....	87	42,175 00	870 00	2	1,400 00
70-74.....	33	16,205 00	330 00	3	2,100 00
75-79.....	20	10,500 00	200 00	2	1,400 00
80-84.....	4	2,800 00	40 00	1	700 00
85 and over	12	3,500 00	120 00		
Totals.....	3,099	1,336,190 00	30,990 00	27	15,760 00

WORKMEN'S CIRCLE OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized, 18th September, 1908; incorporated in Ontario, 19th July, 1910.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Abe Riba, President	Toronto.
C. Straus, Treasurer	Toronto.
M. Gellman, Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 143.

Number of members who died during 1915, none.

Amount of funeral benefits paid in 1915, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 28.

Amount of benefits paid in 1915 in respect of sick members, \$168.00.

Number of week's sickness experienced during 1915, 56.

Amount paid for medical attendance during 1915, \$227.37.

Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1915, \$139.42.

V. ASSETS.

Cash in Sterling Bank, Toronto	\$139 42
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Total assets	<u>\$139 42</u>
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VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's accounts were duly audited for 1915 on December 31st, 1915.

Name and address of auditor: L. Tredler, Toronto.

Books of record kept by the Society are: Cash Book, Ledger, and Minute Book.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$186.79.

Cash received during 1915 from:

Dues	\$429 00
Initiations	10 00
Total receipts	<u>\$439 00</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Law costs	\$1 00
Registration fee	3 00
Rent, light, heat and taxes	60 00
Managing officers' salaries, etc.	16 00
Printing	15 00
Total expenses of management	\$95 00

(b) Miscellaneous Expenditure.

Sick benefits	168 00
Medical attendance	227 37
Grand totals	\$496 37

CANADIAN ORDER OF RECHABITES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 13th July, 1912.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

H. J. Taylor, Provincial Chief Ruler	Toronto.
T. H. Bell, Provincial Deputy Ruler	Toronto.
J. Paterson, Provincial Past Chief Ruler	Toronto.
Wm. Rowe, Provincial Superintendent of Juveniles	Toronto.
J. M. Tosh, Provincial Treasurer	Toronto.
James Fleming, Provincial Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership: Supreme Body, 12; Subordinate Bodies, 318; Juveniles, 288.
 Number of members who died during 1915, 1.
 Amount of funeral benefits paid during 1915, \$100.00.
 Cash to credit of fund at 31st December, 1915: Supreme Body, \$1,832.20; Juvenile, \$146.68.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1915: Subordinate Bodies, 62.
 Amount of benefits paid in 1915, \$705.58.
 Number of weeks' sickness experienced in 1915, 179 2-7.
 Amount paid for medical attendance: Subordinate Bodies, \$382.85; Juvenile, \$178.17.
 Cash standing to credit of Sick Benefit Fund at 31st December, 1915: Supreme Body, \$4,628.18; Subordinate Bodies, \$488.52.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of mortgages	\$3,000 00	.....	.....
Cash on hand	97 84	.....	.....
Cash on deposit in Bank of British North America, Toronto	3,037 54	229 33	30 09
Cash on deposit in Dominion Bank, Toronto .....	.....	165 19	.....
Cash on deposit in Bank of Hamilton, Hamil- ton .....	.....	113 32	22 08
Total assets	\$6,135 38	\$507 84	\$52 17

IV. LIABILITIES. -None

V. MISCELLANEOUS.

Assessments for purposes of benefits are made monthly.

The Society's accounts were duly-audited 18th February, 1916.

Books of record kept by the Society are: Contribution, Register, Account and Secretary and Treasurer's Cash Book.

Names and addresses of auditors for 1915 were as follows: W. A. Gordon and A. D. Robb, Toronto.

Certain changes were made during 1915 in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash balance from 1914 (not extended), \$5,040.49.			
Cash received during 1915 from:			
Initiation fees .....	.....	\$29 00	\$15 20
Dues	\$2,049 88	332 85	81 51
Assessments . . . . .	.....	419 00	221 22
Per capita tax and levies	98 11	82 07	12 54
Supplies sold	188 19	44 39	.....
Interest	202 87	4 85	.....
All other sources	508 63	218 82	2 62
Total	\$3,047 68	\$1,180 98	\$333 09

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Per capita tax .....	.....	\$82 07	\$12 54
Registration fee	\$10 00	.....	.....
Law costs	5 00	.....	.....
Supplies bought	216 81	150 86	49 36
Expenses of meeting	11 30	.....	.....
Travelling expenses	25 90	.....	.....
Rent, light, heat and taxes	12 00	283 00	30 00
Officers' salaries	75 00	61 83	.....
Printing, stationery and advertising....	54 15	.....	16 83
Postage, etc.	45 89	19 84	9 48
Clerk hire	6 00	.....	.....
Total expenses of management.	\$462 05	\$597 60	\$118 21

(b) Miscellaneous Expenditure.

Per capita tax .....	.....	77 22	.....
Funeral benefits	100 00	.....	.....
Sick benefits	705 58	.....	.....
Medical attendance .....	.....	382 85	178 17
Gratuities . . . . .	.....	121 81	.....
All other expenditure	163 36	.....	.....
Total expenditure	\$1,430 99	\$1,179 48	\$296 38

CUMMER-DOWSWELL, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Hamilton, Ontario.

Organized 9th January, 1911; incorporated in Ontario, 26th April, 1911.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Thomas McNab, President Hamilton, Ont.
 William Connor, Vice-President Hamilton, Ont.
 William Oke, Secretary West Hamilton, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 77.

One member died during 1915.

Amount of funeral benefits during 1915, \$25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 13.

Amount paid for sick benefits during 1915, \$220.43.

Number of weeks' sickness experienced during 1915, 56 2-3.

Amount paid for medical attendance during 1915, \$67.42.

Amount of cash standing to credit of Sick Fund, \$1,278.60.

III. ASSETS.

Cash on hand	\$0 55
Cash in Bank of Hamilton	1,278 05
Total assets	<u>\$1,278 60</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

Society's books were duly audited on January 10th, 1916.

Twelve assessments were made in 1915, payable first Friday of each month.

The books of record are Minute Book, Membership Book, Assessment Book, Cash Book, and Bank Book.

Names and addresses of auditors for 1915 were as follows: James R. Taylor and James G. Davies, Hamilton, Ont.

Certain changes were made in 1915 in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,478.67.

Cash received during 1915 from:

Assessments	\$99 75
Interest	39 88

Total	<u>\$139 63</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Law costs	\$12 52
Registration fee	3 00
Supplies bought	11 33

Total	<u>\$26 85</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits	25 00
Sick benefits	220 43
Medical attendance	67 42

Total	<u>\$339 70</u>
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RUTHENIAN BROTHERHOOD OF ST. JOHN THE BAPTIST (BRANTFORD).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Brantford, Ont.

Incorporated 2nd September, 1911.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Dmytro Czgyrwyat, President	Brantford.
Stefen Zin, Secretary	Brantford.
Michael Madarash, Treasurer	Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 20.

No member of the Society died during 1915.

Amount paid for funeral benefits during 1915, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 3.

Amount paid for sick benefits, \$40.00.

Number of weeks' sickness experienced during 1915, 8.

Amount paid for medical attendance, nil.

Total amount of cash standing to credit of the Sick Benefit Fund at 31st December, 1915, \$432.24.

III. ASSETS.

Cash in hands of Treasurer	\$8 73
Cash in Bank of Hamilton, Brantford	423 51
Total	<u>\$432 24</u>

IV. LIABILITIES.—\$40.00.

V. MISCELLANEOUS.

Assessments are made monthly.

Number of assessments made during 1915, 12.

The Society's accounts were audited December 13th, 1915.

Names and addresses of the auditors of accounts for 1915: Dmytro Czyrwyat and Stefen Zini, Brantford.

Books of record and account kept: Minute Book, Membership Roll Book and Cash Book.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$352.91.

Cash received during 1915 from:

Dues	\$125 50
Interest and dividends	10 18
Total receipts	<u>\$135 68</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Law costs	\$1 54
Registration fee	3 00
Supplies bought	11 81
Total expenses of management	<u>\$16 35</u>

(b) Miscellaneous Expenditure.

Other expenditure	40 00
Grand totals	<u>\$56 35</u>

HAMILTON FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1915.

Head Office, Hamilton, Ont.

Organized 14th December, 1910; incorporated 29th December, 1910.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

W. T. James, President	Hamilton.
A. B. TenEyck, Treasurer	Hamilton.
R. Aitchison, Secretary	Hamilton.
W. Linstead, Committeeman	Hamilton.
Geo. Brewster, Committeeman	Hamilton.
Wm. Murdock, Committeeman	Hamilton.
Geo. Gunblett, Committeeman	Hamilton.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 83.

Total amount of funeral benefits paid during 1915, nil.

No members of the Society died during 1915.

V. ASSETS.

Cash value of mortgages	\$18,500 00
Cash value of bonds, debentures, etc.	6,968 31
Cash on deposit to Society's credit in Bank of Hamilton	8,643 50
Interest due and accrued	276 25
Total	<u>\$34,388 06</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No action was instituted against the Society during 1915.

Twenty-four assessments were made during 1915.

The accounts for the year 1915 were duly audited January 7th, 1916.

Name and address of auditor: Abner Fraser, Hamilton.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,404.19.

Cash received during 1915 from:

Assessments	\$5,553 26
Interest	2,068 20
Donations	435 00
Total receipts	<u>\$8,056 46</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management

Cash paid during 1915 for:

Registration fee	\$3 10
Auditors' fees	10 00
Printing	4 05
Total expenses of management	\$17 15

(b) Miscellaneous Expenditure.

For investments (not extended), \$6,968.31.

\$17 15

CHAPTER GENERAL OF CANADA, KNIGHTS OF MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized November, 1870; incorporated in Ontario, 11th December, 1909.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Herbert Worom, Grand Master Toronto.
 H. J. Bentley, Grand Chancellor Toronto.
 A. S. Johnson, Grand Almoner Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts, none.

Amount covered by contracts other than for endowments or for sick or funeral benefits in force 31st December, 1915, \$83,250.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
Contracts in force 31st December, 1914.....	208	\$ 86,500 00
Add contracts taken during 1915, new or renewed.....	11	4,250 00
Gross number and amount of contracts on foot at any time during 1914	219	90,750 00
	Number.	Amount.
Deductions:		
Contracts lapsed in 1915.....	20	\$ 2,500 00
Total deductions extended.....	20	2,500 00
	20	7,500 00
Net contracts on foot 31st December, 1914.....	199	83,250 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1915, was 335.

Number of members who died during 1915, 5.

Total amount of funeral benefits paid during 1915, \$500.00.

Number of members' wives who died during 1915, 1.

Total amount of funeral benefits paid during 1915 in respect of deceased wives, \$30.00.

Total cash standing to credit of funeral fund, \$842.48.

IV. SICK BENEFITS.

Sick benefits are undertaken by Subordinate Commanderies.

Number of members who received sick benefits during 1915, 44.

Amount of sick benefits paid in 1915, \$833.00.

Number of weeks' sickness experienced in 1915, 228.

Amount paid for medical attendance during 1915, \$500.48.

Total standing to credit of Sick Benefit Fund, \$1,127.40.

V. ASSETS.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash on deposit to Society's credit, not drawn against, in various banks	\$6,297 08	\$1,404 74	\$591 18
Total assets of Life Insurance Fund (not extended), \$5,274.54 .....	.....	.....	.....
Total assets of Sick and Funeral Fund (not extended), \$842.48 .....	.....	.....	.....
Total assets of General and other funds (not extended), \$180.06 .....	.....	.....	.....
All other assets	1,090 00	971 09	123 00
Total assets	\$7,387 08	\$2,375 83	\$714 18

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society in Ontario during 1915, none.

Assessments are made monthly in advance.

Twelve assessments were made during 1915.

The accounts of the Society were audited January 25th, 1916.

Books of record and account kept by the Society: Grand Register and Card System.

Names and post office addresses of the auditors for 1915 were: G. O. Merson & Co., Toronto.

No changes were made in the constitution during 1915.

Amount of bond of Secretary, \$750.00.

Amount of bond of Treasurer, \$750.00.

Number of members in Ontario at 31st December, 1915, 376.

Number of certificate holders in Ontario at 31st December, 1915, 199.

Amount of insurance in force in Ontario at 31st December, 1915, \$83,250.00.

Number of members in Ontario who died during 1915, 6.

Amount of death benefits paid to Ontario members during 1915, \$1,000.00.

VIII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash balance from 1914 (not extended), \$5,787.47.			
Cash received during 1915 from:			
Application fees		\$11 00	.....
Initiation fees	\$34 10	39 50	\$16 00
Dues		2,434 47	327 19
Assessments	1,471 25	.....	.....
Per capita tax and levies	445 35	.....	.....
Funeral Fund	413 30	.....	.....
Rent .....	.....	76 53	.....
Supplies sold	6 67	.....	.....
Extension Fund	223 90	.....	.....
Interest and dividends	180 90	7 85	19 85
All other sources	14 28	33 85	18 93
Total receipts	\$2,789 75	\$2,603 20	\$381 97

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:			
Charter fees .....	.....	\$1 75	.....
Per capita tax or levies .....	.....	606 20	\$36 05
Organization expenses, etc.	\$100 00	.....	.....
Travelling expenses	62 10	5 75	.....
Expenses of meeting .....	.....	.....	.....
Registration fee	3 00	.....	.....
Rent, light, heat and taxes	74 88	161 00	49 85
Supplies bought	7 25	21 06	.....
Salaries, officers' and auditors' fees.....	210 00	213 00	4 80
Clerk hire	3 50	.....	.....
Medical examiner's salary and expenses.	8 75	.....	.....
Fire insurance	3 38	7 35	.....
Printing, stationery, advertising, etc....	216 25	36 75	.....
Postage, telegrams, etc.	25 07	61 71	8 39
Premiums for guarantee of lodge officers	14 00	2 50	.....
Other expenses	51 96	35 69	13 35
Total expenses of management	\$780 14	\$1,152 76	\$112 44

(b) Miscellaneous Expenditure.

Life insurance payments	1,000 00	.....	.....
Funeral benefits	500 00	30 00	.....
Sick benefits .....	.....	782 00	51 00
Medical attendance .....	.....	398 44	102 04
Gratuities to distressed members .....	.....	76 72	10 40
Total expenditure	\$2,280 14	\$2,439 92	\$275 88

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	9	4,000 00	3 71		
25-29.....	29	11,250 00	11 41		
30-34.....	47	19,500 00	21 80		
35-39.....	37	15,750 00	20 73		
40-44.....	27	10,250 00	17 30	1	500 00
45-49.....	21	9,250 00	16 77		
50-54.....	16	7,250 00	16 82		
55-59.....	7	3,000 00	6 64	1	500 00
60-64.....	3	1,500 00	3 38		
65-69.....	2	1,000 00	2 38		
70-74.....	1	500 00	3 35		
75-79.....					
80-84.....					
85 and over.....					
Totals.....	199	83,250 00	123 29	2	1,000 00

THE FIRST ITALIAN SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Hamilton, Ont.

Organized 30th June, 1910; incorporated in Ontario, 12th January, 1911.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Fidelio Di Nunzio, President	Hamilton.
Arcangelo Favatzio, Vice-President	Hamilton.
Arcangelo Felici, Secretary	Hamilton.
Francesco J. Rubeis, Financial Secretary	Hamilton.
Frank Genover, Treasurer	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 50.
 Number of members who died during 1915, none.
 Amount of funeral benefits paid during 1915, none.
 Cash to credit of fund at 31st December, 1915, \$147.40.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1915, 7.
 Amount of benefits paid during 1915, \$95.00.
 Number of weeks' sickness experienced in 1915, 19.
 Medical attendance, \$35.00.

III. ASSETS.

Cash in Royal Bank, Hamilton	\$147 00
Total assets	<u>\$147 40</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

One assessment was made during 1915.
 The accounts of the Society were duly audited December 31st, 1915.
 Name and address of the auditor for the year 1915: Frank Jenous, Hamilton.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$194.92.	
Cash received during 1915 from:	
Assessments and dues	\$308 48
Total receipts	<u>\$308 48</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Expenses of annual meeting	\$151 00
Supplies bought	34 50
Rent, etc.	18 00
Printing, etc.	10 00
Postage, etc.	12 50

Total expenses of management	\$226 00
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(b) Miscellaneous Expenditure.

Sick benefits	95 00
Medical attendance	35 00

Total expenditure	\$356 00
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BNAI ZION BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized 1st October, 1910: incorporated in Ontario, 23rd October, 1911.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. Smith, President	Toronto.
S. Caplan, Vice-President	Toronto.
C. H. Solomon, Treasurer	Toronto.
J. Ramm, Financial Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 94.

\$5.00 Funeral Benefits were paid in respect of members' children.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 11.

Amount paid for sick benefits, \$122.50.

Number of weeks' sickness experienced, 24½.

Amount paid for medical attendance, \$156.92.

Amount standing to the credit of the Society, \$176.10.

III. ASSETS.

Cash value of real estate	\$710 48
Cash on deposit to Society's credit in Dominion Bank	219 85
Total assets	<u>930 33</u>

IV.—LIABILITIES.—No information.

V. MISCELLANEOUS.

The books of the Society were duly audited 16th January, 1916.

The following books of record are kept: Cash Book, Ledger and Day Book.

Names and addresses of auditors of accounts for 1915: H. Frenkel, M. Cohen, J. Smith and F. Berenstein, Toronto.

No changes were made in the Constitution and By-laws during 1915.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$192.36.

Cash received during 1915 from:

Application fees	\$11 60
Donations	94 35
Dues	484 25
Deposit, sale of burial ground	43 50
Interest	1 10
Assessments	74 95
All other	83 33
Degrees and cards	1 20

Total receipts	<u>\$793 68</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Interest	2 10
Rent, light, heat, taxes	20 00
Salaries	4 00
Printing	30 55
Postage, telephones, etc.	19 31

	<u>\$78 96</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	5 00
Sick benefits	122 50
Medical attendance	156 92
Relief	40 00

Investments (not extended), \$362.81.

Grand totals	<u>\$403 38</u>
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BURROW, STEWART AND MILNE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1915.

Head Office, Hamilton, Ont.

Organized in 1911; incorporated in Ontario 13th September, 1911.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

T. Partridge, President	Hamilton.
W. Gates, Vice-President	Hamilton.
A. G. Tribbeck, Secretary	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 170.

Number of members who died during 1915, 1.

Amount paid for funeral benefits, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1915, 28.

Amount of benefits paid during 1915, \$233.25.

Number of weeks' sickness experienced in 1915, 77 2-6.

Amount paid for medical attendance during 1915, \$175.00.

Total amount to credit of Sick Benefit Fund, \$358.83.

III. ASSETS.

Cash on hand	\$358 83
Total	<u>\$358 83</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

Number of assessments made during 1915, 12.

The Society's accounts were audited 28th February, 31st May, 31st August, and 30th November, 1915.

Names and addresses of the auditors of accounts for 1915: Miss Humphrey and A. E. Hampson, Hamilton, Ont.

Books of record and account kept: Cash Book, Journal and Ledger.

No changes were made during 1915 in the organization or management or in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$395.68.

Cash received during 1915 from:

Dues	\$455 15
Donation from Company	75 00
	\$530 15

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Total expense of management	\$3 00

(b) Miscellaneous Expenditure.

Sick benefits	233 25
Medical attendance	250 00
Gratuities to distressed members	80 75
Total expenditure	\$567 00

SAWYER-MASSEY COMPANY, LIMITED, EMPLOYEES' MUTUAL BENEFIT
ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Hamilton, Ont.

Organized in February, 1911; incorporated in Ontario 23rd February, 1911.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Thos. Barnes, President Hamilton.
L. McKenzie, Vice-President Hamilton.
Samuel Beech, Secretary Hamilton.
H. Bricknell, Treasurer Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 328.

Number of members of the Society who died during 1915, none.

Total amount of funeral benefits paid during 1915, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1915, 65.

Total amount of benefits paid in 1915, \$490.45.

Number of weeks' sickness experienced in 1915, 140.

Total amount of cash standing to credit of Sick Fund at 31st December, 1915,
\$1,456.75.

III. ASSETS.

Cash in Bank of Hamilton	\$1,456 75
Total assets	<u>\$1,456 75</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every four weeks.

Number of assessments made during 1915, 13.

The accounts of the Society were audited in January, 1916.

The books of account kept by the Society are: Cash Book, Minute Book, Record Book and Card System.

Names and addresses of auditors of accounts for 1915: J. Wise and A. Lay, Hamilton, Ont.

No changes were, during 1915, made in the Constitution and Rules.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,179.93.

Cash received during 1915 from:

Dues	\$859 60
Interest	29 32
Donations	1,000 00

Total receipts	<u>\$1,888 92</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Expenses of annual meeting	31 70
Supplies bought	2 00
Salaries	75 00
Clerk hire	10 00

Total expenses of management	<u>\$121 70</u>
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(b) *Miscellaneous Expenditure.*

Sick benefits	460 45
Gratuities	30 00
For investments, not extended, \$1,000.00.	

Total expenditure	<u>\$612 15</u>
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IMPERIAL VARNISH AND COLOR SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized in November, 1911; incorporated in Ontario, 23rd December, 1911.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

S. Heal, President	Toronto.
J. Abbott, Vice-President	Toronto.
W. Chapman, Secretary-Treasurer	Toronto.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 58.

Number of members who received sick benefits during 1915, 12.

Amount of sick benefits paid during 1915, \$171.99.

Number of weeks' sickness experienced during 1915, 39.

Amount paid for medical attendance during 1915, none.

Amount standing to credit of Sick and Funeral Benefit Fund, \$192.95.

III. ASSETS.

Cash in Bank of Toronto, Toronto	\$192 95
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first Friday of the month.

Twelve assessments were made during 1915.

The books were duly audited for 1915, June 30th, 1915, and January 8th, 1916.

Names and addresses of the auditors for 1916: G. McEwen and C. Jennings, Toronto.

Books of account kept by the Society: Minute Book, Membership Book and Cash Book.

VII. CASH RECEIPTS.

Cash balance 31st December, 1914, \$229.78.

Cash received during 1915 from:

Dues	\$144 70
Interest	4 48

Total receipts	\$149 18
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Secretary's salary 1914 and 1915	10 00
Postage, etc.	1 02

Total expenses of management	\$14 02
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(b) Miscellaneous Expenditure.

Sick benefits	171 99
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Total expenditure	<u>\$186 01</u>
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EMPLOYEES' PROTECTIVE LEAGUE OF THE SEAMAN KENT COMPANY,
LIMITED.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Meaford Ontario.

Organized in October, 1911; incorporated in Ontario, 1st March, 1912.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

R. F. Kent, President Meaford, Ont.
Charles Shaw, Vice-President Meaford, Ont.
George Overholt, Secretary Meaford, Ont.
Harold Solomon, Treasurer Meaford, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 85.

Number of members who died during 1915, one.

Amount of funeral benefits paid in 1915, \$25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 16.

Amount of benefits paid in 1915 in respect of sick members, \$245.95.

Number of weeks' sickness experienced in 1915, 32.

Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1915,
\$232.17.

III. ASSETS.

Cash in Molsons Bank, Meaford	\$232 17
Total	<u>\$232 17</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were audited January 21st, 1916.

Names and addresses of the auditors of accounts for 1915: M. Burleigh and H. Musgrove, Meaford, Ont.

Books of record and account kept: Cash Book and Disbursement Book.

No changes were made during 1915 in the organization, management or Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$226.46.

Cash received during 1915 from:

Dues	\$313 00
Interest	6 91

Total receipts	<u>\$319 91</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Law costs	50
Salaries, officers' and auditors' fees	28 75
Printing and stationery	10 00

Total expenses of management	<u>\$42 25</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	25 00
Sick benefits	245 95
Other expenditure	1 00

Total expenditure	<u>\$314 20</u>
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TORONTO INDEPENDENT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized in November, 1911; incorporated in Ontario 6th December, 1911.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

M. Kirschenbaum, President	Toronto.
N. Falk, Vice-President	Toronto.
R. Tozman, Treasurer	Toronto.
Paul Edell, Financial Secretary	Toronto.
B. Spiegel, Recording Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 78.

Number of members of the Society who died during 1915, 1.

Amount paid for funeral benefits during 1915, 95.00.

One member's wife died.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 14.

Amount paid for sick benefits during 1915, \$210.00.

Number of weeks' sickness experienced during 1915, 42.

Amount paid for medical attendance during 1915, \$368.65.

III. ASSETS.

Real estate	\$1,000 00
Cash in Northern Crown Bank	468 57
Total	<u>\$1,468 57</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited November 29th, 1915.

The books of record or account kept are: Record Book, Ledger, etc.

No changes were made in 1915 in the Constitution and Rules of the Society in relation to benefits.

Amount of bond of Secretary, \$100.00.

Amount of bond of Treasurer, \$100.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$627-16.

Cash received during 1915 from:

Application fees	\$2 00
Dues	964 75
Interest	9 25
Total receipts	<u>\$976 00</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Law costs	\$40 94
Registration fee	5 00
Supplies bought	54 50
Rent, light, heat and taxes	80 25
Travelling expenses	20 00
Printing, stationery and advertising	42 50
Postage	57 75
Total expenses of management	<u>\$300 94</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	95 00
Sick benefits	210 00
Medical attendance	368 65
Gratuities to distressed members	60 00
Total expenditure	<u>\$1,034 59</u>

NATIONAL IRON WORKS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Incorporated in Ontario, 4th March, 1913.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. Pillsbury, President	Toronto.
Wm. Galloway, Vice-President	Toronto.
James S. Morrison, Treasurer	Toronto.
Geo. Clarke, Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 71.
 Number of members who died during 1915, none.
 Amount paid for funeral benefits, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1915, 29.
 Amount of benefits paid during 1915, \$417.45.
 Number of weeks' sickness experienced in 1915, 105.
 Amount paid for medical attendance during 1915, nil.
 Total amount to credit of Sick Benefit Fund, \$242.46.

III. ASSETS.

National Iron Works	\$100 00
Cash in Standard Bank, Toronto	142 46
Total	<u>\$242 46</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made semi-monthly.
 Number of assessments made during 1915, 22.
 The Society's accounts were audited February 17th, 1916.
 Names and addresses of the auditors of accounts for 1915: H. Hambleton and R. Smith, Toronto.

Books of record and account: Cash Book, Minute and Order Books.

Certain changes were made during 1915 in the organization or management or in the Constitution and rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$360 04.

Cash received during 1915 from:

Interest	\$5 67
Dues	313 70
Total receipts	<u>\$319 37</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Expenses of annual meeting	1 50
Salaries	15 00
Total management expenses	<u>\$19 50</u>

(b) Miscellaneous Expenditure.

Sick benefits	417 45
Total expenditure	<u>\$436 95</u>

FRATELLANZA CATTOLICA ITALIANA DI MUTUO SOCCORSO SANT'ANTONIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Ottawa, Ontario.

Organized, 1912; incorporated in Ontario, 14th March, 1913.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Luigi Almagro, President	Ottawa.
Broggio Caraliere, Vice-President	Ottawa.
Benedetto Lobalbo, Secretary	Ottawa.
R. A. Graziadei, Treasurer	Ottawa.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 49.

Number of members who died in 1915, none; amount paid for funeral benefits, nil

Number of members who received sick benefits in 1915, 8.

Total amount paid for sick benefits in 1915, \$120.00.

Number of weeks' sickness experienced in 1915, 24.

Medical attendance, \$11.00.

Balance to credit of fund, 31st December, 1915, \$99.95.

III. ASSETS.

Cash on hand	\$99 95
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IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books and accounts of the Society were duly audited 31st August and 27th December, 1915.

The names and addresses of the auditors were as follows: Cuccaro Vincenzo and Luigi Gralleanardi, Ottawa.

VII. CASH RECEIPTS.

Balance from 1914 (not extended), \$793.89. "

Cash received during 1915 from:

Application fees	\$19 00
Dues	277 00
Supplies	2 60
Interest	24 25

Total	<u>\$322 95</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Rent	26 66
Supplies bought	16 25
Officers' salaries	10 00
Postage, etc.	9 80
Printing	9 75

Total expenses of management	\$75 46
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(b) Miscellaneous Expenditure.

Sick benefits	120 00
Medical attendance	11 00
All other expenditure	16 44

Total expenditure	\$222 90
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DUNLOP TIRE AND RUBBER GOODS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 17th March, 1913.

The Executive Officers of the Society at the 31st December, 1915 were as follows:

C. Welsford, President	Toronto.
C. Warner, Vice-President	Toronto.
L. P. Arlett, Secretary-Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 508.

Three members died during 1915.

Funeral benefits paid during 1915, 90.00.

II. SICK BENEFITS.

Number of persons who received sick benefits during 1915, 128.

Amount paid for sick benefits, 949.04.

Number of weeks' sickness experienced, 237.

Amount paid for medical attendance, 895.50.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$1,267.71.

III. ASSETS.

Cash on hand	\$129 15
Cash deposited in Bank of Toronto	1,138 56
Total assets	<u>\$1,267 71</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are semi-monthly.

The Society's accounts were audited June 30th and December 31st, 1915.

The books of record kept are as follows: Cash Book, Minute Book and Treasurer's Certificate Book.

Names and post office addresses of the auditors of accounts of 1915: J. E. Jones and J. H. Carstens, Toronto.

No changes were made in regard to sick benefits during 1915.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$634.11.

Cash received during 1915 from:

Assessments	\$2,654 70
Interest and dividends	25 84
Donations	160 00
Total receipts	<u>\$2,840 54</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$10 00
Expenses of annual meeting	109 95
Salaries	145 00
Printing, etc.	1 25
Postage, etc.	5 20
Other expenses	1 00
Total expenses of management	<u>\$272 40</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	90 00
Sick benefits	949 04
Medical attendance	895 50
Grand total	<u>\$2,206 94</u>

GOOLD, SHAPLEY & MUIR COMPANY, EMPLOYEES' RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Brantford, Ontario.

Incorporated in Ontario, 20th May, 1913.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

B. T. Leggett, President	Brantford.
W. H. Brierly, 2nd Vice-President	Brantford.
E. A. Danby, Treasurer	Brantford.
Walter J. Davies, Secretary	Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 217.

One member died during 1915.

Amount of funeral benefits during 1915, \$30.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 34.

Amount paid for sick benefits during 1915, \$682.40.

Number of weeks' sickness experienced during 1915, 172½.

Amount standing to credit of sick benefit fund, \$242.00.

III. ASSETS.

Cash deposited in Bank of Montreal	\$242 00
Total assets	\$242 00

IV. LIABILITIES.

Amount of sick benefits unpaid	\$21 00
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V. MISCELLANEOUS.

Assessments are made when necessary.

Sixteen assessments were made during 1915.

The Society's accounts were audited January 20th, 1916.

The books of record are: Account Book, Minute Book and Financial Assessment Books.

Names and addresses of the auditors for 1915: J. Black and Chas. G. Pryce, Brantford.

Certain changes were made during 1915 in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$306.61.

Cash received during 1915 from:

Assessments and dues ..	\$679 30
Interest . . .	4 31
Total receipts	<u>683 61</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	\$3 00
Salaries, auditors' and officers' fees	32 00
Postage, etc.	0 82
Total expenses of management	<u>\$35 82</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	30 00
Sick benefits	682 40
Total expenditure	<u>\$748 22</u>

CANADIAN ORDER OF BEAVERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, London, Ontario.

Incorporated in Ontario, June 27th, 1913.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

W. G. R. Bartram, Grand Master	London
L. S. Holmes, Deputy Grand Master	London.
E. W. J. Griffith, Grand Secretary	London.
Robert Ernest Ruse, Grand Treasurer	London.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society, with a membership of 64.

Number of members who received sick benefits in 1915, 7.

Total amount paid for sick benefits in 1915, \$98.54.

Number of weeks' sickness experienced in 1915, 19 5-7.

Amount paid for medical attendance for 1915, none.

Balance to credit of fund, 31st December, 1915, \$278.93.

III. ASSETS.

Cash on hand	\$0 75
Cash standing to credit in Home Bank, 31st December, 1915	280 58
All other assets	159 25
Total assets	<u>\$440 58</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly. Twelve such assessments were made in 1915.

The Society's accounts were audited February 4th, 1916.

The books of record kept are a Ledger, Minute and Cash Book, Bank Book, etc.

Names and addresses of the auditors for 1915: Norman E. Peel and Frederick J. Delaney, London.

Amount of bond of Secretary, \$250.00.

Amount of bond of Treasurer, \$250.00.

VII. CASH RECEIPTS.

Cash balance 31st December, 1914, \$195.90.

Cash received during 1915 from:

Application and initiation fees	\$35 00
Per capita tax and levies	70 90
Assessments	202 60
Interest	5 67

Total receipts \$314 17

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	3 00
Supplies bought	72 50
Commission and organization expenses	52 00
Postage	2 70
Total management expenses	\$130 20

(b) *Miscellaneous Expenditure.*

Sick benefits	98 54
Total expenditure	\$228 74

ORANGE YOUNG BRITON LODGE, No. 33.

Corporate Name: "Lodge No. 33, L. O. Y. B." (Incorporation Certificate No. 263).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Orange Hall, Ottawa.

Organized 6th March, 1873, and incorporated in Ontario 6th November, 1895.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Gilbert Robinson, Worshipful Master	Ottawa.
M. B. Knox, Deputy Master	Ottawa.
H. W. Bishop, Recording Secretary	Ottawa.
Jas. Carley, Treasurer	Ottawa.

I. FUNERAL BENEFITS.

Number of members who died during 1915, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 239.

Number of members of the Society who received sick benefits during 1915, 8.

Total amount of benefits paid in 1915, \$78.00.

Number of weeks' sickness experienced in 1915, 26.

Total amount of cash standing to credit of Sick Fund at 31st December, 1915, \$519.19.

III. ASSETS.

Cash in bank	\$519 19
Total assets	<u>\$519 19</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited for 1915 on December 17th, 1915.

Names and addresses of auditors: Thos. H. McCord and W. J. Kissick, Ottawa.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$140.23.

Cash received during 1915 from:

Dues	\$281 00
Application and Initiation fees	31 25
Supplies sold	82 90
All other sources	72 55

Total receipts	<u>\$467 70</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Per capita tax or levies for management	\$58 00
Supplies bought	132 84
Travelling expenses	75 00
Rent, light, heat and taxes	33 00
Printing, etc.	23 50
Other expenses	60 99

Total expenses of management	\$383 33
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(b) *Miscellaneous Expenditure.*

Sick benefits	144 20
Total expenditure	<u>\$527 53</u>

ST. DAVID'S Y. P. U. SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Incorporated in Ontario, 30th January, 1914.

The Executive Officers of the Society at the 31st December 1915, are as follows:

A. J. Taylor, Chairman of Executive Toronto.
 K. B. Paterson, Treasurer Fairbank.
 J. B. Whiteley, Secretary Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 421.

Three members died during 1915.

Funeral benefits paid during 1915, \$313.75.

Total amount of cash standing to credit of Funeral Benefit Fund 31st December, 1915, \$20.06.

II. SICK BENEFITS.

Number of persons who received sick benefits during 1915, 70.

Amount paid for sick benefits, \$1,067.44..

Number of weeks' sickness experienced, 280 2-6.

Amount paid for medical attendance, \$103.75.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$252.78.

III. ASSETS.

Cash deposited in Bank of Montreal, Toronto	\$272 84
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Total assets	\$272 84
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every two weeks.

Twenty-six assessments were made during 1915.

The society's accounts were audited June 4th and December 18th, 1915.

The books of record kept are as follows: Cash Book, Assessment Roll and Sick Benefit Register.

Names and post office addresses of the auditors of accounts of 1915: Thos. W. Crompt and Chas. H. Knight, Toronto.

Certain changes were made in regard to sick benefits during 1915.

Amount of bond of Secretary, \$250.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$134.78.

Cash received during 1915 from:

Application fees	\$38 00
Assessments	2,751 25
Per capita tax and levies	207 00
Fines	6 00
Degrees and cards	23 40
Interest and dividends	12 20
All other sources	101 25
Total receipts	\$3,139 10

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fees	\$3 00
Expenses of annual meeting	7 50
Supplies bought	1 55
Rent, light, heat and taxes	14 50
Salaries	170 20
Printing, etc.	15 60
Postage, etc.	13 95
Guarantee of lodge officers	2 50
Total expenses of management	\$228 80

(b) *Miscellaneous Expenditure.*

Funeral benefits	313 75
Sick benefits	1,067 44
Medical attendance	103 75
Refund to members	1,287 30
Grand total	\$3,001 04

TORONTO ELECTRIC LIGHT CO'S. EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ontario.

Incorporated in Ontario, March 5th, 1914.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Robert Beaton, President Toronto.
 John Stanhope, Vice-President Toronto.
 Edward Felton, Secretary-Treasurer Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 199.

Two members died during 1915.

Funeral benefits paid during 1915, \$80.00.

Two members wives died during 1915, and \$40.00 funeral benefits paid.

Total amount of cash standing to credit of Funeral Benefit Fund at 31st December, 1915, \$100.00.

II. SICK BENEFITS.

Number of persons who received sick benefits during 1915, 46.

Amount paid for sick benefits, \$612.00.

Number of weeks' sickness experienced, 153.

Amount paid for medical attendance, nil.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$100.00.

III. ASSETS.

Cash on hand	\$9 96
Cash deposited in Imperial Bank, Toronto	750 85
Total assets	<u>\$760 81</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made twice a month.

Twenty-four assessments were made during 1915.

The Society's accounts were audited December 11th, 1915.

The books of record kept are as follows: Minute Book, Day Book, Ledger and Treasurers's Receipt Book.

Names and post office addresses of the auditors of accounts of 1915: C. Richards, A. Spalding and M. McMaster, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$201.21.

Cash received during 1915 from:

Application fees	\$28 00
Assessments	1,389 50
Interest	10 10
Total receipts	<u>\$1,427 60</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Law costs	\$1 00
Registration and incorporation fees	3 00
Salaries	30 00
Supplies bought	10 00
Printing	7 50
Postage	1 46
Total expenses of management	<u>\$52 96</u>

(b) Miscellaneous Expenditure.

Funeral benefits	120 00
Sick benefits	612 00
Dividends to members	642 85
Grand total	<u>\$1,427 81</u>

SOCIETA DI MUTUO SOCCORSO LA TRINACRIA DI TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized February 27th, 1914; incorporated in Ontario 1st April, 1914.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Joseph Calcagno, President Toronto.
 M. Calderone, Financial Secretary Toronto.
 John Longo, Treasurer Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 152.
 Number of members who died during 1915, none.
 Amount of funeral benefits paid during 1915, none.
 Cash to credit of fund at 31st December, 1915, \$1,341.73.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1915, 12.
 Amount of benefits paid in 1915, \$90.00.
 Number of weeks' sickness experienced in 1915, 18.
 Amount paid for medical attendance during 1915, \$195.51.

III. ASSETS.

Cash in Bank of Toronto, Toronto	\$1,341 73
Total assets	<u>\$1,341 73</u>

IV. LIABILITIES. None

V. MISCELLANEOUS.

Four assessments were made during 1915.
 The accounts of the Society were duly audited December 30th, 1915.
 Names and addresses of the auditors for the year 1915: V. Leo and J. Pusater
 Toronto.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$613.76.

Cash received during 1915 from:

Application fees	\$19 00
Dues	861 00
Assessments	254 00
Fines	3 00
Supplies sold	53 80
Interest	21 95
All other sources	39 86
Total receipts	\$1,252 61

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Law costs	\$5 00
Registration fees	3 00
Expenses of annual meeting	3 00
Supplies bought	3 00
Travelling expenses	4 75
Rent and heat, etc.	35 00
Printing	82 82
Postage	21 00
Other expenses	81 56
Total expenses of management	\$239 13

(b) *Miscellaneous Expenditure.*

Sick benefits	90 00
Medical attendance	195 51
Total expenditure	\$524 64

STREET CLEANERS BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 7th August, 1914.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Jos. Tomlinson, President	Toronto.
D. Male, Vice-President	Toronto.
O. L. Strickland, Recording Secretary	Toronto.
Geo. Wright, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 59.
 Number of members who died during 1915, none.
 Amount of funeral benefits paid in 1915, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1915, 2.
 Amount of benefits paid in 1915, in respect of sick members, \$40.00.
 Number of weeks' sickness experienced during 1915, 10.
 Amount paid for medical attendance during 1915, \$35.44.
 Amount standing to credit of Fund at 31st December, 1915, \$185.76.

III. ASSETS.

Cash in Dominion Bank, Toronto	\$220 06
Total assets	\$220 06

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of record and account are: Minute Book, Ledger, Receipt Book and Meeting Book.

The accounts of the Society were audited quarterly during 1915.

Names and addresses of the auditors for 1915 were as follows: F. E. Smith and T. Loke, Toronto.

During 1915 no changes were made in the Constitution and Rules, in relation to sick or funeral benefits.

Amount of bond of Treasurer, \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$13.25.

Cash received during 1915 from:

Initiation fees	\$35 50
Dues	132 50
Assessments	11 50
Interest and dividends	1 40
All other (concurrent balance)	142 76
Total	<u>\$323 66</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Rent, etc.	\$20 00
Supplies ..	2 50
Registration fee	3 00
Postage ..	0 71
Printing ..	7 70
Salaries ..	1 00
Total expenses of management	<u>\$34 91</u>

(b) Miscellaneous Expenditure.

Sick benefits	40 00
Medical attendance	35 44
All other	6 50
Total expenditure	<u>\$116 85</u>

CANADIAN EXECUTIVE BOARD OF THE AMALGAMATED SOCIETY OF
CARPENTERS AND JOINERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

James M. Strachan, President Toronto.
Chas. T. Baker, Treasurer Toronto.
William W. Young, Secretary Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is in Canada, 1,196 (Ontario, 583).

Number of members who died during 1915 in Canada, 6 (Ontario, 4).

Amount of funeral benefits paid in 1915, \$265.00.

One member's wife died and \$25.00 funeral benefits were paid (Canada).

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 46.

Amount of benefits paid in 1915 in respect of sick members, \$922.83.

Number of weeks' sickness experienced in 1915, 382 3-7.

III. ASSETS.

	Supreme.	Subordinate.
Cash in various banks		\$1,505 44
Cash in various banks	\$4,647 41	5,177 52
Total	\$4,647 41	\$6,682 96

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are payable every two weeks and a special levy quarterly. Four such assessments were made.

The Society's accounts were audited quarterly.

Names and addresses of the auditors of accounts for 1915: H. Day and E. E. G. Williams, Toronto.

Books of record and account kept: Cash Book and Due Book.

No changes were made during 1915 in the organization or management and in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Executive Board.

Cash balance from 1914 (not extended), \$743.58.

Cash received during 1915 from:

Received from Branches	\$296 50
General Office	10,000 00
Interest	74 67
	\$10,371 17

VIII. CASH EXPENDITURE.

Cash paid during 1915 for:

Surgeon's certificates	\$20 00
Law costs	79 40
Registration fee	10 00
Rent and storage	280 00
Postage and express	94 32
Special delegations	83 60
Monthly Journal	171 00
Banking expenses	7 43
Auditing accounts	172 22
Supplies	219 25
Salaries	442 51
Insurance	7 97
Remitted to branches	4,350 00
Depreciation of currency in exchange	529 64
	\$6,467 34

IX. CASH RECEIPTS.

Branch Accounts.

Cash balance from 1914 (not extended), \$9,563.67.

Cash received during 1915 from:

Initiation fees	\$73 78
Dues	15,966 98
Supplies	52 51
Interest	170 11
Executive Board	4,350 00
All other	263 89
	\$20,877 27

X. EXPENDITURE.

Cash paid during 1915 for:

Travelling expenses	\$37 45
Meetings	83 75
Premiums	19 50

Postage	229 69
Stationery and printing	49 39
Salaries	1,205 51
Rent	1,804 90
Banking expenses	124 27
Auditing accounts	169 52
Per Capita to U. B.	1,171 30
Delegates to councils	379 91
Sick benefits	1,624 10
Funeral benefits	290 00
Superannuation	2,536 50
Gratuities (to unemployed, etc.)	12,017 44
Accident benefit	1,000 00
Remitted to District Office, Toronto	296 50
All other	718 25
	\$23,757 98

 SONS OF ITALY MUTUAL AID AND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Niagara Falls, Ont.

 Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Domenico Rocca, President Niagara Falls.
 Rocco DeLucia, Secretary Niagara Falls.
 Donato Perotti, Treasurer Niagara Falls.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 37.
 One member died during 1915, and \$100.00 funeral benefits were paid.
 Amount standing to credit of Fund, \$53.00.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 5.
 Total amount of sick benefits paid during 1915, \$40.00.
 Number of weeks' sickness experienced during 1915, 7.
 Amount paid for medical attendance, \$12.00.
 Amount standing to credit of Fund, \$29.00.

III. ASSETS.

Cash on hand	\$35 00
Cash in Royal Bank, Niagara Falls, 1915	47 00
Total assets	<u>\$82 00</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every month. Twelve assessments were made during 1915.
 The books of the Society were duly audited 15th November, 1915.
 Three books of record are kept.
 Name and address of auditor of accounts of 1915: A. Anastasio, Niagara Falls.
 No changes were made during 1915 in the constitution and rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$125.00.

Cash received during 1915 from:

Application fees	\$30 00
Dues	84 00
Assessments	49 00
Fines	12 00
Donations ..	10 00
Total	<u>\$185 00</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Supplies	60 00
Rent, light, heat, etc.	6 00
Printing	7 00
Expenses of management	<u>\$76 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits	100 00
Sick benefits	40 00
Medical attendance	12 00
	<u>\$228 00</u>

KIELTZER SICK BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized 3rd August, 1913; incorporated in Ontario, 10th February, 1914.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

D. Lichtenstien, President	Toronto.
C. Howitz, Vice-President	Toronto.
S. Manella, Financial Secretary	Toronto.
F. Levine, Treasurer	Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The total membership at 31st December, 1915, was 70.

Number of members of the Society who died in 1915, none.

Funeral benefits paid in 1915, for members' wives, \$25.00.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 8.

Total amount of benefits paid in 1915, \$110.00.

Number of weeks' sickness experienced in 1915, 22.

Amount paid for medical attendance, \$214.87.

III. ASSETS.

Cash on deposit in Bank of Nova Scotia, Toronto	\$97 63
Cash value of real estate	433 17
Total	<u>\$530 80</u>

IV. LIABILITIES.—\$80.00.

V. MISCELLANEOUS.

The Society's accounts for 1915 were audited January 4th, 1916.

The following books of record and account are kept: Cash Book, Ledger and Record Books.

The names and post office addresses of the auditors for 1915: S. Moshenberg and Y. Yura, Toronto.

No changes were made in 1915 in the organization or management of the Society or in relation to benefits.

Amount of bond of Treasurer, \$50.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$34.98.

Cash received during 1915 from:

Application fees	\$6 00
Dues	645 25
Interest	67
Fines	1 65
Total receipts	\$653 57

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Per capita tax	\$1 00
Registration fee	3 00
Rent, light, heat and taxes, etc.	41 00
Supplies bought	18 03
Investigation of claims	2 00
Salaries	40 00
Printing, stationery and advertising ..	38 72
Postage, telegrams and express	57 89
Clerk hire	2 00
Law costs	13 00
All other expenses	18 84
	\$235 48

(b) Miscellaneous Expenditure.

Funeral benefits (children)	25 00
Sick benefits	110 00
Medical attendance	214 87
Other expenditure	5 57
Grand totals	\$590 92

THE ROUMANIAN AID ASSOCIATION GLORIA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Hamilton, Ontario.

Organized September, 1912; incorporated in Ontario 26th February, 1913.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

John Malin, President	Hamilton.
Maxim Marta, Secretary	Hamilton.
Nicolae Purece, Treasurer	Hamilton.

I. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a membership of 19.

Number of members who died during 1915, none.

Amount of funeral benefits paid during 1915, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1915, 6.

Amount of benefits paid in 1915, \$73.50.

Number of weeks' sickness experienced in 1915, 18 2-7.

Amount paid for medical attendance, \$2.00.

III. ASSETS.

Cash on hand	\$3 90
Cash in Bank of Hamilton, Hamilton	555 03
Total assets	<u>\$558 93</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

The accounts of the Society were duly audited for 1915.

Amount of bond of treasurer, \$25.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$466.54.

Cash received during 1915 from:

Application fees	\$4 00
Dues	119 60
Supplies sold	14 00
Interest	13 40
All other sources	21 00
Total receipts	<u>\$172 00</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Postage	1 11
Total expenses of management	<u>\$4 11</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	73 50
Medical attendance	2 00
Total expenditure	<u>\$79 61</u>

HAY & COMPANY EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Woodstock, Ontario.

Incorporated 12th December, 1904.

The Executive Officers of the Association at the 31st December, 1915, were as follows:

A. H. Morrison, President	Woodstock.
H. Baker, Vice-President	Woodstock.
H. J. Watson, Treasurer	Woodstock.
W. A. Dugit, Secretary	Woodstock.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of—. No information.

Number of members who received sick benefits during 1915, 20.

Amount of sick benefits paid during 1915, \$184.25.

Number of weeks' sickness experienced during 1915, 64.

Amount paid for medical attendance during 1915, \$131.63.

Total cash standing to the credit of the fund at 31st December, 1915, \$117.60.

III. ASSETS.

Cash in Royal Bank, Woodstock	\$117 60
Total assets	<u>\$117 60</u>

IV. LIABILITIES.

Medical attendance	\$43 13
Total liabilities	<u>\$43 13</u>

V. MISCELLANEOUS.

Assessments are made every four weeks.

Thirteen assessments were made during 1915.

The books were duly audited for 1915, 31st December, 1915.

Names and addresses of the auditors for 1915. Jas. Masson and J. G. Harrison, Woodstock.

The following books of record are kept: Cash Book, Minute Book and Dues Book.

No changes were made during 1915 in the Constitution and Rules.

VII. CASH RECEIPTS.

(a) Expenses of Management.

Cash balance, 31st December, 1914, \$56.49.

Cash received during 1915 from:

Dues	\$411 75
Interest	1 24
Total receipts	<u>\$412 99</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Charter fees	\$3 00
Registration fee	3 00
Officers' salaries	30 00
Total expenses of management	<u>\$36 00</u>

(b) Miscellaneous Expenditure.

Sick benefits	184 25
Medical attendance	131 63
Grand totals	<u>\$351 88</u>

HIS MAJESTY'S ARMY AND NAVY VETERANS' SOCIETY (TORONTO).

(File p. 35.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1915.

Head Office, Toronto.

Organized 9th August, 1887; incorporated in Ontario, 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Lt.-Col. W. A. Collins, President	Toronto.
T. M. Burn, Vice-President	Toronto.
Major W. H. Cooper, Secretary	Toronto.
G. H. Youell, Treasurer	Toronto.
F. J. Porter, Trustee	Toronto.
T. A. J. Moon, Trustee	Toronto.
W. A. Sawyer, Trustee	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 131.

Number of members who died during 1915, 5.

Amount paid for funeral benefits, \$220.00.

III. ASSETS.

(Cash on deposit to Society's credit, not drawn against, in the following chartered bank:

Bank of Commerce, Toronto	\$2,185 94
Other assets	434 37
Total assets	<u>\$2,620 31</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments are made, monthly payments being required.

The following books of record are kept: Minute Book, Cash Book and Ledger.

The accounts were audited June and December, 1915.

Names and addresses of auditors for 1915 were as follows: Joseph Richards and Thomas Chiddenton, Toronto.

Treasurer's bond, \$200.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$2,285.83.

Cash received during 1915 from:

Donations	\$34 55
Initiation fees	9 00
Dues	373 01
Supplies sold	7 00
Interest	68 17
Other sources	15 00
Total	\$506 73

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Salaries, officers' and auditors' fees	\$76 50
Registration fee	3 00
Printing	77 60
Rent, light, etc.	22 00
Postage, express, etc.	4 75
Premium for guarantee of lodge officer	1 00
Total expenses of management	\$184 85

(b) *Miscellaneous Expenditure.*

Funeral benefits	220 00
Gratuities to distressed members	51 25
All other expenditure	37 35
Total expenditure	\$493 45

TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER 1915.

Head Office, 152 Adelaide Street West, Toronto, Ont.

Organized 16th June, 1891, and incorporated in Ontario, 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. W. Fox, Chairman	Toronto
R. J. McGowan, Secretary	Toronto.
John Patterson, Treasurer	Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

Contracts in force 31st December, 1914	330
Additional contracts taken in 1915	13
Gross number on foot at any time during 1915	343
Contracts matured	24
Contracts on foot at 31st December, 1915	319

III AND IV. SICK AND FUNERAL BENEFITS.

No sick benefits or funeral benefits are undertaken.

V. ASSETS.

Cash	\$269,298 78
Total	\$269,298 78

VI. LIABILITIES. None.

VII. MISCELLANEOUS.

Assessments are made semi-monthly, and are paid on the first and sixteenth days of each month.

The books were duly audited for 1915 by Walter Sterling, March 15th, 1916.

No changes were made in the by-laws during 1915.

VIII. CASH RECEIPTS.

Balance from 1914 (not extended), \$245,486.53.

Cash received during 1915 from:

Assessments	\$17,920 32
Interest and dividends	11,495 50
Donations	525 00
City grant	8,750 00
Total receipts	\$38,690 82

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 from:

Registration fee	\$3 00
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Total expenses of management	\$3 00
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(b) Miscellaneous Expenditure.

Pension	14,875 57
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Total expenditure	<u>\$14,878 57</u>
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OTTAWA TYPOGRAPHICAL UNION No. 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Organized 1867; incorporated November, 1895.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

P. M. Draper, President	Ottawa.
Hugh Borthwick, Vice-President	Ottawa.
J. K. Peffers, Secretary-Treasurer	Ottawa.
J. A. Murphy, Recording Secretary	Ottawa.
A. E. Sheppard, Corresponding Secretary	Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Local Union.

Total membership of Local Union, 374.

Five members of the Society died during 1915.

Total amount of funeral benefits paid, \$2,000.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the local body.

Number of members of the Society who received sick benefits during 1915, 31.

Total amount of benefits paid in 1915, \$755.00.

Number of weeks' sickness experienced in 1915, 151.

Total amount of cash standing to credit of Sick Fund, \$367.90.

III. ASSETS.

Cash on deposit in Bank of Ottawa	\$367 90
Total	<u>\$367 90</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

When were the Society's accounts audited? Monthly.

Names and addresses of the auditors for 1915 were: J. I. Dioune, James McCann and Evan Hyde, of Ottawa.

Books of account kept by the Secretary are: Ledger and Day Book.

No changes were made in the organization or management of the Society during 1915.

Amount of Secretary-Treasurer's bond, \$1,500.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$458.72.

Cash received during 1915 from:

Dues	\$652 46
Interest	11 72
Total receipts	<u>\$664 18</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

All management expenses are paid by the Union.

(b) Miscellaneous Expenditure.

Sick benefits	\$755 00
Funeral benefits (International Union)	2,000 00
Total expenditure	<u>\$2,755 00</u>

TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized 2nd December, 1887; incorporated in Ontario 26th September, 1894.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Jas. G. Reid, President Toronto.
 Jos. Ball, Secretary Toronto.
 G. J. Timpson, Treasurer Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 737.

Number of members who died during 1915, 4.

Amount of funeral benefits paid in 1915, \$200.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 23.

Amount of benefits paid in 1915 in respect of sick members, \$315.00.

Number of weeks' sickness experienced in 1915, 105.

Amount of cash to credit of Sick and Funeral Benefit Fund 31st December, 1915.
\$388.71.

III. ASSETS.

Cash value of real estate	\$35,000 00
Cash on hand	81 60
Cash in bank	458 89
Furniture, etc.	1,790 00
Total assets	<u>\$37,330 49</u>

IV. LIABILITIES.

Due on mortgage	\$5,600 00
All other	1,154 14
	<u>\$6,754 14</u>

V. MISCELLANEOUS.

Dues are payable quarterly by the members.

The books of the Society were audited in January, April, July and October of 1915.

Books of record or account kept: Ledger and Blotter.

The names and post office addresses of the auditors for 1915 were as follows:
C. Fairhead and Miss Fairhead, Toronto.

Certain changes were made during 1915 in the Constitution and Laws in relation to benefits.

Amount of bond of Secretary, \$200.00.

Amount of bond of Treasurer, \$300.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$448.96.

Cash received during 1915 from:

Dues, application and initiation fees	\$1,432 33
Interest	24 75
Rent	307 00
All other sources	2,794 91
Total	<u>\$4,558 99</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$10 00
Interest on mortgage	748 00
Rent, light, heat and taxes	280 88
Managing officers' salaries and auditors' fees	670 00
Printing, etc.	6 25
Total	<u>\$1,715 13</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	200 00
Sick benefits	315 00
All other	2,389 11
Total expenses	<u>\$4,619 24</u>

ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

C. J. Foy, Provincial President Perth.
 Samuel Cross, Vice-President Ottawa.
 Thos. R. Donovan, Provincial Secretary Ottawa.
 W. J. Cantwell, Provincial Treasurer Ottawa.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 1,234.
 Number of members of the Society who died during the year 1915, 11.
 The total amount of funeral benefits paid during 1915, \$3,300.00.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1915: Subordinate bodies, 70.
 Total amount of sick benefits paid during 1915: Subordinate bodies, \$2,267.65.
 Number of weeks' sickness experienced in 1915: Subordinate lodges, 453.
 Amount paid for medical attendance during 1915: Subordinate lodges, \$1,134.97.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of mortgages	\$10,000 00	.....
Cash in Standard Bank, Ottawa	6,498 86	.....
Cash in Bank of Ottawa, Ottawa	5,581 82	.....
Interest due and accrued	350 00	.....
All other assets .....	.....	\$4,039 55
	<u>\$22,430 68</u>	<u>\$4,039 55</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments on account of benefit certificates are made quarterly.

Four assessments were made during the year 1915, payable 1st January, March, July and October.

The books and accounts were duly audited February 22nd, 1916.

Names of auditors: Cunningham & Co., Ottawa.

The books of record and account kept by the Society are: Register, Individual Ledger and Cash Book.

Amount of bond of Grand Treasurer, \$15,000.00.

Amount of bond of Grand Secretary, \$500.00.

VIII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.
Cash balance from 1914 (not extended), \$24,157.42.		
Cash received during 1915 from:		
Application fees		\$48 00
Dues		6,561 64
Initiation fees		45 00
Per capita tax	\$825 96	44 67
Assessments	4,867 70	4,688 67
Supplies sold	73 45	
Interest	728 75	103 36
All other sources		451 79
Total	\$6,495 80	\$11,943 13

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Supreme Body.	Grand Body.	Subordinate Bodies.
Cash paid during 1915 for:			
Per capita tax	\$90 60		\$375 42
Registration fee		\$10 00	
Medical examiner's salary			15 50
Annual meeting		25 75	
Supplies bought		53 20	220 23
Rent, light, heat and taxes			914 52
Officers' salaries and auditors' fees.....		475 00	678 50
Exchange on cheques		2 25	
Postage, etc.			126 15
Printing, stationery, etc.		96 44	
Guarantee premiums		32 77	17 75
Law costs		20 00	
Total expenses of management	\$90 60	\$735 39	\$2,348 07

(b) Miscellaneous Expenditure.

Endowments or payments in nature thereof			4,778 00
Per capita tax or levies			1,021 66
Life insurance claims		3,300 00	
Sick benefits			2,267 65
Medical attendance			1,134 97
Other expenditure			609 53
Gratuities			190 25
Total expenditure	\$90 60	\$4,035 39	\$12,350 13

SONS OF LITHUANIA BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1915.

Head Office, Toronto, Ont.

Incorporated 8th December, 1914.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. Klenevicius, President	Toronto.
V. Astasanskas, Recording Secretary	Toronto.
J. Butkus, Financial Secretary	Toronto.
A. Belickas, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken with a membership of 50.

Number of members who died during 1915, none.

Amount of funeral benefits paid during 1915, nil.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 6.

Amount of sick benefits paid during 1915, \$40.00.

Number of weeks' sickness experienced during 1915, 8.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1915, \$384.29.

III. ASSETS.

Actual cash on hand	\$23 92
Cash in Imperial Bank, Toronto	360 37
Total	<u>\$384 29</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

Twelve assessments were made during 1915.

The books of the Society were duly audited December 31st, 1915.

Names and addresses of the auditors for 1915 were as follows: V. Yusaitis, S. Vilkaitis and A. Viliunas, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$277.44.

Initiation fees	\$3 50
Dues	230 50
Supplies sold	22 40
Interest and dividends	13 85
All other sources	31 88
Total	\$302 13

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Law costs	\$25 00
Registration fee	3 00
Interest	4 00
Expenses of Annual Meeting	13 50
Supplies bought	67 00
Managing officers' salaries	16 50
Printing, advertising, etc.	70
Postage, telephones, etc.	1 85
Other expenses of management	13 73
Total expenses of management	\$145 28

(b) Miscellaneous Expenditure.

Sick benefits	40 00
Total disability benefits	10 00
Total	\$195 28

POLISH YOUNG MEN'S HEBREW SOCIETY.

ANNUAL STATEMENT FOR ELEVEN MONTHS AND ONE-HALF ENDING 31ST DECEMBER, 1915.

Head Office, Kingston, Ontario.

Organized in October, 1912; incorporated in Ontario 12th January, 1915.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

I. Lendenbaum, President	Toronto.
J. Fish, Vice-President	Toronto.
L. Steinhouse, Treasurer	Toronto.
I. Ross, Financial Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 64.
 Number of members who died during 1915, none.
 Amount of funeral benefits paid in 1915, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1915, 10.
 Amount of benefits paid in 1915, in respect of sick members, \$103.41.
 Number of weeks' sickness experienced during 1915, 20½.
 Amount paid for medical attendance during 1915, \$84.94.

III. ASSETS.

Cash in hands of Treasurer	\$20 00
Total assets	<u>\$20 00</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments for the purposes of sick and funeral benefits were made during 1915.
 The books of record and account are: Minute Book, Cash Book and Order Book.
 The accounts of the Society were audited February 10th, 1916.
 During 1915 certain changes were made in the Constitution and Rules in relation to sick or funeral benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$608.29.

Cash received during 1915 from:

Initiation fees	\$50 00
Per capita tax	32 00
Dues	563 44
Application fees	4 00
Total	<u>\$649 44</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Interest	\$15 00
Registration fee	3 00
Rent and heat, etc.	57 25
Managing officers' salaries and officers' and auditors' fees	76 00
Printing	60 00
Supplies bought	40 00
Total expense of management	<u>\$251 25</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	103 41
Medical attendance	84 94
Gratuities	100 00
Total expenditure	<u>\$539 60</u>

SAINT STANISLAUS MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR ELEVEN AND ONE-HALF MONTHS ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized March 24th, 1912; incorporated 11th January, 1915.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Rev. Jos. Hinzman, Hon. President	Toronto.
Paul Bilewicz, President	Toronto.
Paul Mocon, Recording Secretary	Toronto.
Jos. Kostizewa, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 85.

Number of members who died during 1915, none.

Amount of funeral benefits paid during 1915, nil.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 5.

Amount of sick benefits paid during 1915, \$50.00.

Number of weeks' sickness experienced during 1915, 10.

Amount paid for medical attendance during 1915, \$24.40.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1915, \$543.13.

III. ASSETS.

Cash in Bank	\$543 13
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IV. LIABILITIES.—None

V. MISCELLANEOUS.

Assessments are made once a month.

Twelve assessments were made during 1915.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$386.36.

Cash received during 1915 from:

Initiation fees	\$52 00
Dues	277 00
Assessments	387 00
All other sources	58 00

Total ..	\$774 00
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Charter fees	\$88 00
Registration fee	3 00
Supplies bought	47 48
Rent, light, heat and taxes	18 36
Postage, telephones, telegrams and express	2 99

Total expenses of management	\$159 83
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(b) Miscellaneous Expenditure.

Sick benefits	50 00
Medical attendance	24 40

Total expenditure	\$234 23
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SONS OF CANADA BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR TEN MONTHS ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized 25th February, 1915; incorporated 25th February, 1915.

The Executive Officers of the Association at the 31st December, 1915, were as follows:

E. H. Adams, M.D., Supreme Grand President	Toronto.
A. E. Hacker, Deputy Grand President	Toronto.
J. W. Meredith, Supreme Grand Secretary	Toronto.
T. W. McClain, Supreme Grand Treasurer	Toronto.
J. H. G. Wallace, Supreme Grand Solicitor	Toronto.

I. FUNERAL BENEFITS.—None.

Total membership at 31st December, 1915, 250.

II. SICK BENEFITS.—None.

III. ASSETS.—None.

IV. LIABILITIES.

Rent, furniture and stationery	\$369 42
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V. MISCELLANEOUS.

The books were duly audited August, 1915.

Name and address of auditor for 1915: A. J. Tews, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), none.

Cash received during 1915 from:

Social members	\$500 00
Total	\$500 00

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Charter fees	\$1 00
Commission	292 00
Registration fee	6 00
Rent, light, heat, taxes	48 00
Clerk hire	153 00
Total expenses of management	\$500 00

OTTAWA HEBREW BENEFIT SOCIETY.

ANNUAL STATEMENT FOR SEVEN AND ONE-HALF MONTHS ENDING 31st DECEMBER, 1915.

Head Office, Ottawa, Ont.

Organized April, 1912; incorporated 12th May, 1915.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

H. Monson, President	Ottawa.
H. Finklestein, Vice-President	Ottawa.
S. Hyman, Treasurer	Ottawa.
B. Goldfield, Financial Secretary	Ottawa.
H. Lafer, Recording Secretary	Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 108.

Number of members who died during 1915, none.

Amount paid for funeral benefits during 1915, none.

II. SICK BENEFITS.

Number of members who received sick benefits, 2.

Total amount of sick benefits paid during 1915, \$8.00.

Number of weeks' sickness experienced during 1915, 2.

Amount paid for medical attendance during 1915, \$62.50.

III. ASSETS.

Cash in Bank of Ottawa, Ottawa	\$451 96
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly—one standard amount.

Twelve assessments were made during 1915, and were payable on the 1st of each month.

The accounts were duly audited for the year 1915 on the 15th February, 1916.

Names and addresses of the auditors for 1915 were as follows: M. H. Levey and H. Finklestein, Ottawa.

Amount of bond of Treasurer, \$1,000.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$397.35.

Cash received during 1915 from:

Dues	\$173 90
Supplies sold	8 50
Interest and dividends	5 91
All other sources	81 25
Total	<u>\$269 56</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Charter fees	\$51 25
Registration fee	6 00
Rent, light, heat and taxes	22 00
Managing officers' salaries	30 00
Printing, stationery and advertising	22 40
Postage, telephones, telegrams, etc.	0 40
Other expenses	2 40
Total expenses of management	<u>\$134 45</u>

(b) Miscellaneous Expenditure.

Sick benefits	8 00
Medical attendance	62 50
Other expenditure	10 00
Total expenditure	<u>\$214 95</u>

RADIATOR COMPANY MUTUAL BENEFIT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 14th September, 1915, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O. 1914, chap. 183.

3. *The legislative enactments by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed* are the following: The Ontario Insurance Act, R.S.O. 1914, c. 183.

4. The Head Office of the Society is at Brantford. Suits by or against the Society may be brought in the name of the Radiator Company Mutual Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the constitution of the Society, so far as they relate to the insurance contracts.

LINITZER SICK BENEFIT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 1st February, 1916, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed* are the following: The Ontario Insurance Act, R.S.O. 1914, c. 183.

4. Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Linitzer Sick Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

COMPARATIVE TABLES

SHOWING

Life Insurance; Sick and Funeral Benefits; Membership; Assets and Liabilities.

Table 1.—Life Insurance or Benefits in the nature thereof.

Table 2.—Sick and Funeral Benefits.

TABLE I — LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

Short Name of Society.	Total membership in Ontario at 31st December, 1915.	Number of certificates in force 1915.	Amount of Insurance in force anywhere at 31st December, 1915.	Number of Claims matured in Ontario in 1915.	Amount of Insurance Benefits paid in Ontario during 1915.	Amount of Disability Benefits paid in Ontario during 1915, including pensions and gratuities.	Assets in Ontario at 31st December, 1915.	Liabilities in Ontario at 31st December, 1915.	Total Assets anywhere at 31st December, 1915.	Total Liabilities anywhere at 31st December, 1915.
Chosen Friends, Grand Council, Canadian Order	28,206	34,111	39,244,827.34	148	321,113.87	52,143.16	1,177,987.92	70,224.44	1,180,987.92	70,224.44
Civil Service Mutual Benefit Society	182	182	1,114,280.00	6	1,104.00	.....	11,457.79	900.00	11,457.79	900.00
Commercial Travellers' Association	11,700	11,700	1,358,624.00	10	75,112.95	.....	1,158,849.69	.....	1,158,849.69	.....
Education Association of Loyal Canadians	392	1,173	.....	.....	2,440.00	.....	3,000.73	.....	3,000.73	.....
Farmers' Canadian Order of	48,994	91,416	90,478,000.00	121	301,118.55	.....	5,825,248.08	30,907.72	5,825,248.08	30,907.72
Eastons, Catholic Order of	8,981	111,000	115,907,000.00	77	97,095.35	.....	34,488.90	10,500.00	5,399,383.94	54,807.72
Hamilton Farmers' Benefit Fund	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hamilton Police Benefit Fund	167	167	.....	.....	1,000.00	.....	93,570.10	.....	93,570.10	.....
Home Circle, Canadian Order of	6,095	6,614	5,815,071.00	119	201,608.92	.....	127,912.47	35,541.68	495,969.46	38,411.68
Knight of Malta, Chapter General of Canada	46	193	8,225.00	6	1,500.00	.....	10,177.00	.....	10,177.00	.....
Knight of Pyllus	5,840	71,560	96,443,000.00	5	8,500.00	.....	.....	.....	7,765,550.00	.....
London Police Benefit Fund	30	30	.....	.....	.....	.....	.....	.....	.....	.....
Macdonalds	9,298	398,461	577,243,221.35	111	126,380.75	30,817.91	13,892.98	5,350.00	11,123,151.30	1,697,755.95
Marion Mutual Company	900	200	250,000.00	.....	300.00	.....	.....	.....	.....	.....
Macdonalds, Canadian Order, Grand Lodge	5,184	4,238	2,117,280.00	22	30,225.19	200.00	188,678.18	7,553.15	188,678.18	7,553.15
Macdonalds, Rebell Association	11,983	27,162	374,331,750.00	157	196,700.56	500.00	1,601,860.12	91,500.00	1,406,880.12	12,450.00
Ontario Commercial Travellers' Association	3,672	3,672	374,331,750.00	54	11,785.00	.....	1,672,963.00	3,862.24	1,672,963.00	3,862.24
Ontario Grand Lodge of British Americans	2,872	7,292	5,044,000.00	30	44,578.36	.....	197,240.18	6,200.00	197,240.18	6,200.00
Royal Arcanum	2,872	2,872	150,136,000.00	67	131,129.14	.....	16,730.20	.....	806,630.20	1,004,772.20
Royal Templars of Temperance, Supreme Body	5,720	7,133	3,570,500.00	43	29,124.77	.....	158,853.11	19,300.00	3,570,500.00	19,300.00
Société des Artisans Canadiens Fraternels	1,200	11,814	32,354,202.06	13	2,700.00	4,716.33	3,000.00	1,000.00	3,241,800.36	32,480.00
Sons of England, Supreme Lodge	24,474	4,506	4,101,500.00	161	52,977.57	200.00	2,021,911.91	4,125.00	2,021,911.91	4,125.00
Sons of Scotland	5,553	6,308	4,800,150.00	92	67,864.33	.....	353,262.35	12,250.00	353,262.35	12,250.00
St. Joseph, Union of Canada	7,114	57,463	27,609,420.00	51	49,867.67	1,688.20	1,586,709.57	7,500.00	1,586,709.57	283,200.95
Toronto Firemen's Benefit Fund	319	319	.....	.....	(b) 14,870.55	.....	200,298.28	.....	200,298.28	.....
Toronto Police Benefit Fund	686	686	.....	.....	333,265.00	.....	305,408.70	.....	305,408.70	.....
United Workmen, Ancient Order of	26,662	29,673	34,298,550.11	664	949,758.44	.....	996,692.87	185,181.57	996,692.87	185,181.57
Total	275,872	1,064,226	4,351,980,704.86	2,709	2,814,900.17	92,743.81	15,970,678.78	462,181.75	52,790,435.81	2,936,883.97

(a) About. (b) Gratuities and Pensions.

Gendron Manufacturing Co.'s Employees' Benefit Society.....	58			13	45 5-7	228 76	28 00	794 09
Globe Printing Co.'s Employees' Benefit Society.....	78			12	47	235 00		1,247 81
Gold, Shapley and Muir Company Employees' Relief Association.....	217	1	300 00	34	172 1-3	682 40		242 00
Grand Order of Israel Benefit Society.....	95			10	16	64 00	158 00	1,464 90
Granta Percha and Rubber Mfg. Co.'s Employees M. B. Society.....	649	1	50 00	69	331	1,392 30		598 80
Hamilton Rolling Mills' Benefit Society.....	309	2	150 00	120	412	2,023 40	674 50	1,123 56
Hamilton Steel and Iron Co.'s Employees' Benefit Society.....	2 100	10	1,600 00	392	1,185	4,570 00	2,044 12	4,557 92
Hamilton Lodge No. 25, Theatrical Mechanical Association.....	43			7	21	105 00	62 27	1,968 25
Hay & Co.'s Employees' Mutual Benefit Society.....	20	64		20	64	184 25	131 63	117 60
Heintzman & Co.'s Employees' Sick Benefit Society.....	123	2	100 00	15	71	202 50		242 17
Hibernians, Ancient Order of.....	1,246	11	3,200 00	70	453	9,267 65	1,134 97	26,470 23
Horns Greaves, Canadian Order of, Supreme Body*.....				71	464	1,856 00		
Imperial Vanish and Color Sick Benefit Society.....	38			12	3	151 99		192 95
Irish Catholic Benevolent Union, Grand Body.....	197		400 00	22	00	368 00	233 75	1,685 26
Irish Catholic Benevolent Union, Subordinate Bodies.....	26	5		23	23	80 05	19 00	453 47
Italian Benevolent Society.....	75	1	50 00	20	84	398 61	132 80	580 81
Italian Workmen's Association of Ontario.....								1,005 22
Kau & Co.'s Employees' Mutual Benefit Association.....	45			9	15 2-4	119 00	25 12	12 97
Kieffer Sick Benefit Society of Toronto.....	70		225 00	8	22	110 00	214 87	530 80
Knights of Pythias, Grand Lodge.....	3,840	25	1,900 00	239	1,856	5,498 56		62,401 66
Knights of Pythias, Subordinate Lodges.....	183	1	100 00	20	5	25 00	1,770 10	1,155 43
Knights of St. John, Ontario Grand Commandery, Grand Body.....				20	90	150 00	112 50	13 00
Knights of St. John, Ontario Grand Commandery, Subordinate.....				4	7	21 00	67 00	170 35
Knights of St. John, Ontario Grand Commandery, Auxiliary.....			230 00					
Knights of St. John, Ontario Grand Commandery, Auxiliary.....			500 00	44	228	833 00	500 48	87 12
Knights of Malta, Chapter (General of Canada)*.....								
La Congregazione della Immacolata Concezione di Marie Santissima.....	15							435 03
Ladies' Orange Benevolent Association, Grand Body.....	1,030	36		8	36	34 00	380 36	2,367 00
Loyal Orange Young Britain Lodge No. 33.....	239					78 00		519 19
Loyal True Blue Association, Grand Body.....	500	30	1,600 00	21	97	352 00	186 00	2,925 50
Loyal True Blue Association, Subordinate Bodies.....								
Maccabees, The*.....			1,400 00	3,187	12,870	72,663 10	9,904 48	
Massey Harris (Toronto) Employees' Mutual Benefit Society.....	1,500	4 1	2,120 00	285	1,010 5-6	3,032 60		1,317 34
Massey Harris (Brantford) Relief Association.....	706	8	450 00	62	240	946 85		1,474 06
Methodist Book and Publishing House Employees' Benefit Society.....	189		240 00	36	157	707 00		839 44
Monter Sick Benefit Society.....	192	3	136 00	37	87	415 00	413 54	5,798 54
National Cash Register Co.'s Employees' Benefit Society.....	80			17	34 3-7	381 50		1,058 16
National Iron Works Employees' Mutual Benefit Society.....	71			29	105	417 45		242 46
Nova Radonsk, Relief Society.....	61	43	115 00	5	25	125 00	244 76	1,152 17
Oddfellows, Independent Order of, Grand Lodge.....								
Oddfellows, Independent Order of, Subordinate Lodges.....			2,868 85	4,568	40,632	122,745 03	18,281 81	49,613 41
Oddfellows, Canadian Order of, Grand Lodge*.....			18,036 80					2,457,122 85
Oddfellows, Canadian Order of, Subordinate Lodges.....			119 00	10	52	311 78		42,251 68
Oddfellows, Independent Order of, M.U. Grand Lodge.....	1,262	31	1,400 00	290	1,505	5,063 66	1,687 12	
Oddfellows, Independent Order of, M.U. Sub. Lodges.....			800 00	225	1,261	661 00		31,324 64
Orange (Grand Lodge, Ontario East.....	142			9	39 2-7	3,685 15		17,224 35
Orange (Grand Lodge, Ontario West.....	38,862	400	1,556 75	157	897	117 65	2,015 66	27,929 03
Ottawa Hebrew Benevolent Society.....	106			2	9	2,649 00	116 54	8,097 56
Ottawa Unity Protestant Association.....	82	3	60 00	7	70	62 50		451 96
Ottawa Typographical Union No. 162.....	174	5	2,000 00	31	151	210 00	67 12	887 66
						755 00		367 90

TABLE II.—SICK AND FUNERAL BENEFITS—Concluded.

Short Name of Society.	Number of members reported at 31st December, 1915.	Number of members who died during 1915: **Members; children; ***Members' wives;	Amount paid for funeral benefits during 1915: (**Members; children; ***Members' wives);	Number of members sick during 1915.	Number of weeks' sickness experienced during 1915.	Amount paid for sick benefits during 1915.	Amount paid for medical attendance during 1915.	Amount paid for special relief during 1915.	Assets at 31st December, 1915.	Liabilities at 31st December, 1915.
Polish Young Men's Hebrew Society.....	54	1	150 00	10	103	103 41	84 31	100 00	50 00	50 00
Poison Iron Works Benefit Association.....	250	128	750 00	128	749	2,197 46	77	100 00	599 77	599 77
Postal Benefit Association, Toronto.....	364	1	50 00	1	1	50 00	505 11		505 11	
Pride of Israel Sick Benefit Society.....	407	11	158 00	59	488	3000 00	1,000 07	940 95	7,718 14	
Royal Templars of Temperance, Grand Council.....	5,111	10	500 00	922	999	1,759 06	77 50		538 93	
Rumanian Aid Association, Ghiora.....	19	3	50 00	3	18	27	10 00		432 24	1 00
Ruthenian Brotherhood of St. John the Baptist.....	70	3		3	8					
Sawyer Massey Co., Ltd., Employees' Mutual Benefit Association.....	728	67		67	110	436 17		30 00	1,456 75	
Societe des Artisans Canadiens Francais, Supreme Body.....	1,938	4,938	30,207	5	18	151,326 12	17 00	25 00	1,746 24	
Societa Amichevole di Figli d'Italia d'Ottawa.....	53	15	53	15	53	285 00	19 51		1,741 71	
Societa di Mutuo Soccorso la Trinita di Toronto.....	132	12	18	12	18	60 00			308 12	
Societa di Mutuo Soccorso la Trinita di Toronto.....	20	5	7	5	7	1 00	12 00		82 00	
Sons of Canada Benevolent Association.....	5	1	100 00	1	1					
Sons of England, Supreme Lodge.....	1,875	1	875 00	1	1	875 00	589 34	54 00		
Sons of England, Subordinate Lodges.....	1,197	17,129	51,742 77	1,197	17,129	1,248 45	36,024 41		2,006 06	
Sons of England, Juvenile Lodges.....	21	1	30 00	1	1	30 00	1,693 14			
Sons and Daughters of Ireland, Protestant Assoc., Grand Lodge.....	23	6	31	6	31	106 00	135 98		22 55	
Sons and Daughters of Ireland, Protestant Assoc., Sub. Lodge.....	23	5	11	5	11	37 00			384 29	
Sons of Temperance of Ontario, Sick and Funeral Benefit Society.....	71	48	227	47	227	977 41			412 34	
Sons of Lithuania, Benefit Society.....	35	2	36	2	36	39 00			513 13	
Sons of Poland Benevolent Association.....	80	5	10	5	10	50 00	24 40		671 94	
Sons of Poland Friendly Society.....	33	1	10 00	1	1	10 00		15 00	4,064 23	
St. Albert Friendly Society.....	434	1	25 00	39	329	915 25			279 84	
St. Boniface Benefit Society.....	194	70	313 55	70	380	2 6	1,067 41		1,137 12	
St. David's Y.P.U. Sick Benefit Society.....	280	42	288 11	42	288	1 1	1,153 45		2,111 20	
St. Jean Baptiste Society, Ottawa.....	47	9	41	9	41	139 00			688 75	
St. Joseph Mutual Benefit Society, Toronto.....	10	2	20	2	20	12 00			436 60	
St. Joseph Aid Society (Formosa).....	10	2	2	2	2	12 00			229 78	
St. Joseph Lithuanian Benefit Society.....	25	1,718	21,017	1,718	21,017	109,405 62			229 00	
St. Joseph Union of Canada, Supreme Body.....	10	2	15	2	15	40 00	35 14		229 00	
St. Luke Benefit Society.....	50	2	10	2	10	40 00				
Street Cleaners' Benevolent Association.....	50	2	10	2	10	40 00				

Theatrical Mechanical Association, Toronto	172	1	170.00	9	47	282.00	264.30	224.46	16,419.36
Toronto Hebrew Benevolent Society	900	11	80.00	36	115	375.00	842.98	10.00	1,843.22
Toronto Independent Benevolent Association	38	1	20.00	14	42	170.00	368.63	69.00	1,468.37
Toronto Musical Protective Association	732	1	200.00	23	105	215.00	175.30	6,734.11	37,230.19
Toronto Civic Employees' Benevolent Association	104	1	20.00	62	130.57	177.08	175.30	.....	8,282.14
Toronto Electric Light Co.'s Employees' Mutual Benefit Association	199	1	40.00	16	133	612.00	.....	.....	360.81
Toronto Railway Employees' Union	1,096	2	80.00	137	1,048.37	5,406.57	1,421.25	.....	1,240.66
Toronto Typographical Union No. 31	1,067	2	350.00	54	249	1,520.00	.....	.....	3,381.35
United Workmen, Ancient Order of .....	.....	2	150.00	200	944	3,997.00	.....	.....	.....
Verity Plow Company Relief Association	280	2	60.00	67	211.12	750.63	.....	.....	310.42
Victoria Lodge No. 7, Good Samaritans .....	.....	.....	.....	11	39.47	32.95	.....	15.50	214.37
Victoria Emmanuel H.L. Society	29	.....	.....	11	37.47	197.94	12.75	.....	92.39
W. and J. G. Greey's Employees' Mutual Sick Benefit Society	7	.....	.....	9	37.47	119.04	.....	.....	173.97
Workmen's Circle of Toronto	14	.....	.....	28	56	168.00	237.57	.....	139.42
Young Men's Hebrew Association	90	.....	.....	7	9	155.00	110.40	.....	1,253.15
Totals	85,82	2,831	1,475,430.64	35,000	188,000.54	830,843.40	119,695.57	38,311.47	3,129,869.80

(a) Membership taken from Application for Renewal of Registry 70th June, 1915. * Membership, Assets and Liabilities, shown in Table L. ** No. 140. Amount, \$21,296.35.
 † No. 31. Amount, \$50.00. ‡ No. 12. Amount, \$70.00.

INDEX.—Friendly Societies: Being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.

Report Page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
288 963	Army and Navy Veterans, Toronto	1888	Toronto	Major W. H. Cooper ..	Insurance against sickness and death
	Army and Navy Veterans, Hamilton	1889	Hamilton	Edward P. Wyatt	Sick and funeral benefits
124	Bar Wagon Co. Employees' Mutual Benefit Association	1900	Woodstock	B. C. Parker	Sick and funeral benefits
90	Bank of British North America W. & O. Fund	1894	Montreal	R. P. Fraser	Insurance against death
98	Bartenders' Benefvolent Association	1900	Toronto	H. Tindale	Sick and funeral benefits
245	Bnai Zion Benefit Association	1911	Toronto	D. Kamin	Sick and funeral benefits
168	Brown Bros., Limited, Employees' Benefit Society	1905	Toronto	J. E. Lamb	Sick and funeral benefits
130	B. Greening Wire Co., Limited, Employees' Benefit Society	1910	Hamilton	K. Knudsen	Sick and funeral benefits
247	Burrow, Stewart and Milne Benefit Society	1911	Hamilton	A. G. Tribbeck	Sick and funeral benefits
178	Canada Foundry Co. Employees' Mutual Benefit Society	1890	Toronto	John Melnyre	Sick and funeral benefits
176	Canada Furniture Manufacturers' United Employees' Benefit Society	1895	Woodstock	Robert A. Scott	Sick and funeral benefits
265	Canadian Order of Beavers	1913	London	E. J. W. Griffith	Sick and funeral benefits
277	Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners	1914	Toronto	William Young	Sick and funeral benefits
9	Chosen Friends, Canadian Order of	1882	Hamilton	W. F. Montague	Ins. against sickness and disability or death
234	Canadian Order of Bechtholtes	1912	Toronto	James Fleming	Sick and funeral benefits
154	Cigar-makers' Union No. 27, Toronto	1899	Toronto	J. Pamphilon	Sick, funeral and out of work benefits
164	Cigar-makers' Union No. 55, Hamilton	1869	Hamilton	Fred Hough	Sick, funeral and out of work benefits
146	Civil Service Mutual Benefit Society	1872	Ottawa	W. J. Lynch	Insurance against sickness and death
110	Cobban Manufacturing Co.'s Employees' Mutual Benefit Society	1888	Toronto	Henry Meade	Sick and funeral benefits
108	Cookshut Plov Co., Relief Association	1899	Brantford	E. L. Kirkpatrick	Sick and funeral benefits
65	Commercial Travellers' Association of Canada	1874	Toronto	James Sargent	Insurance against accident and death
233	Cumner-Dowsell, Limited, Employees' Benefit Society	1911	Hamilton	W. J. Garrison	Sick and funeral benefits

196	Daughters and Maids of England Benevolent Society	1890	Toronto	Leonard G. Cross	Sick and funeral benefits
102	Dominion Expressmen's Sick Benefit Association	1889	Toronto	W. M. Carruthers	Insurance against sickness and death
261	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	1913	Toronto	L. P. Arlett	Sick and funeral benefits
253	Employees' Protective League of the Seamen	1912	Mcford	George Overholt	Sick and funeral benefits
188	Kent Company, Limited	1912	Toronto	T. Hopmans	Sick and funeral benefits
115	Evening Telegram Employees Benefit Society	1891	Toronto	Alex. McMorris	Insurance against sickness and death
243	Federated Association of Letter Carriers	1911	Pamilton	Arangelio Felici	Sick and funeral benefits
206	First Hanan Society of Hamilton	1907	Toronto	J. Gartekehab	Sick and funeral benefits
22	First Roumanian Hay's Achim Society	1879	Brantford	Alf. P. Van Sumeren	Insurance against sickness and death
57	Foresters, Canadian Order of	1883	Chicago	Thos. F. McDonald	Insurance against sickness and death
259	Foresters, Catholic Order of	1913	Ottawa	Benedetto Lobello	Sick and funeral benefits
160	Frattellanza Cattolica Italiana Di Mutuo Soccorso	1900	Toronto	Peter C. Werthner	Sick and funeral benefits
134	Gendron Manufacturing Co.'s Employees' Benefit Society	1885	Toronto	T. Jeffery	Sick and funeral benefits
263	Globe Printing Co.'s Employees' Benefit Society	1912	Brantford	Walter J. Davies	Sick and funeral benefits
170	Gould, Shapley and Muir Company Employees' Relief Association	1908	Hamilton	H. R. Balson	Sick and funeral benefits
180	Grand Order of Israel Benefit Society	1900	Toronto	F. H. Matthews	Sick and funeral benefits
237	Gutta Percha and Rubber Man'ge Co.'s Employees' Sick Benefit Society	1910	Hamilton	Robert Aitchison	Insurance against sickness and death; also lifetime benefits
182	Hamilton Firemen's Benefit Fund	1907	Hamilton	Cecil W. Wallis	Sick and funeral benefits
86	Hamilton Lodge No. 25, Theatrical Mechanical Association	1891	Hamilton	Thos. A. Brown	Insurance against death, also lifetime benefits
132	Hamilton Police Benefit Fund	1905	Hamilton	H. P. Heath	Sick and funeral benefits
148	Hamilton Rolling Mills Benefit Society	1902	Hamilton	John Love	Sick and funeral benefits
286	Hamilton Steel and Iron Co.'s Employees' Benefit Society	1915	Woodstock	W. A. Dugit	Sick and funeral benefits
158	Hay & Company Employees' Mutual Benefit Association	1885	Toronto	T. H. Kirk	Sick and funeral benefits
296	Heintzman & Co.'s Employees' Benefit Society	1888	Ottawa	Thos. R. Donovan	Insurance against sickness and death
14	Hibernians, Ancient Order of	1884	Toronto	J. M. Foster, B.A.	Insurance against sickness and death, also lifetime benefits (including endowments)
14	Home Circles, Grand an Order of				

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—*continued.*

Report page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
251	Imperial Varnish and Color Sick Benefit Society ..	1911	Toronto.....	W. Ward.....	Sick benefits
166	Irish Catholic Benevolent Union.....	1883	Toronto.....	Robert Scollard	Insurance against sickness and death
162	Italian Benevolent Society, Umberto Primo.....	1888	Toronto.....	G. Bagnato.....	Insurance against sickness and death
192	Italian Workmen's Association.....	1901	Toronto.....	Giovanni Colombo	Sick and funeral benefits
106	Karn & Co.'s Employees' Mutual Benefit Association	1900	Woodstock.....	F. F. Dickerson.....	Sick and funeral benefits
282	Kieltzer Sick Benefit Society of Toronto	1914	Toronto	S. Manella.....	Sick and funeral benefits
239	Knights of Malta, Chapter General of Canada...	1909	Toronto	H. J. Bentley	Insurance against sickness and death
61	Knights of Pythias, Supreme Lodge	1864	Toronto	Alex. Coulter	Insurance against sickness and death
212	Knights of St. John, Ontario Grand Commandery of the	1893	Toronto	Joseph C. Kidd	Insurance against sickness and death
194	La Congregazione della Immacolata Concezione di Maria Santissima	1904	Toronto	P. Manganeli.....	Sick and funeral benefits
156	Ladies' Orange Benevolent Association	1895	Toronto.....	Mrs. Jeanie Gordon...	Sick and funeral benefits
307	Limitzer Sick Benefit Society.....	1916	Toronto	I. Berman	Sick and funeral benefits.
88	London Police Benefit Fund Association	1877	London	Cecil W. McRoberts...	Insurance against death, also lifetime benefits
267	Loyal Orange Young Briton Lodge No. 33.....	1895	Ottawa	Horace W. Bishop.....	Sick and funeral benefits
112	Loyal True Blue Association	1893	Orillia.....	D. H. Church	Insurance against sickness and death
49	The Macrabees.....	1883	Detroit	L. E. Sisler.....	Insurance against sickness and death
120	Massey-Harris, Toronto, Employees' Mutual Benefit Society	1883	Toronto.....	Thos. Carruthers.....	Sick and funeral benefits
122	Massey-Harris, Brantford, Relief Association.....	1885	Brantford.....	J. R. Harner	Sick and funeral benefits
94	Methodist Book and Publishing House Employees Benefit Society	1895	Toronto.....	A. J. Saunders	Sick and funeral benefits
222	Mozirer Sick Benefit Society	1906	Toronto.....	Morris Lifshitz.....	Sick and funeral benefits
198	Mutual Masonic Compact.....	1871	St. Catharines....	H. J. Johnston	Insurance against death

136	National Cash Register Co.'s Employees' Benefit Society	1907	Toronto.....	Chas. W. Long.....	Sick and funeral benefits
257	National Iron Works Employees' Mutual Benefit Society	1913	Toronto	George Clarke.....	Sick and funeral benefits
218	Nova Radomsk Relief Society.....	1909	Toronto	Wolf Solomons	Sick and funeral benefits
27	Oddfellows, Canadian Order of	1882	Toronto.....	Robert Fleming	Insurance against sickness and death
75	Oddfellows, Independent Order of.....	1855	Toronto.....	Wm. Brooks	Insurance against sickness and death
18	Oddfellows, Relief Association.....	1874	Kingston	R. Meek	Insurance against disability or death
174	Oddfellows, Independent Order of, M. U.	1887	Toronto	W. C. Schunck.....	Insurance against sickness and death
226	Ontario Commercial Travellers Association.....	1880	Toronto	J. H. Hiscocks	Mortuary benefits
200	Orange Grand Lodge of Ontario East.....	1894	Belleville.....	F. M. Clarke.....	Sick and funeral benefits
80	Orange Grand Lodge of Ontario West.....	1860	Toronto.....	W. M. Fitzgerald.....	Insurance against sickness and death
41	Orange Grand Lodge of B. A.	1890	Toronto.....	Isaac Crowley	Insurance against sickness and death
305	Ottawa Hebrew Benefit Society	1915	Ottawa.....	B. Goldfield	Sick and funeral benefits.
292	Ottawa Typographical Union No. 102.....	1867	Ottawa.....	J. K. Peffers	Sick and funeral benefits.
.....	Ottawa Theatrical Mechanical Association No. 49	1916	Ottawa.....	Romeo R. Mareil	Sick and funeral benefits
126	Ottawa Unity Protestant Benefit Society	1869	Ottawa.....	J. A. Murphy.....	Insurance against sickness and death
300	Polish Young Men's Hebrew Society	1915	Toronto.....	Izy Ross	Sick and funeral benefits
150	Polson Iron Works Benefit Association.....	1904	Toronto	J. L. Kingston	Sick and funeral benefits
118	Postal Benefit Association of Toronto	1891	Toronto.....	G. Murray Hartwell.....	Insurance against death
152	Pride of Israel Sick Benefit Society.....	1905	Toronto.....	Joseph Steiner	Sick and funeral benefits
307	Radiator Company Mutual Benefit Society	1915	Brantford	V. Y. Beatty	Sick and funeral benefits.
44	Royal Arcanum, Supreme Council.....	1877	Boston	Alfred T. Turner	Insurance against sickness and death
53	Royal Templars of Temperance.....	1884	Hamilton	C. V. Emory, M.D.	Insurance against sickness and death
284	Romanian Aid Association Gloria.....	1913	Hamilton	Maxim Maria	Sick and funeral benefits
235	Ruthenian Brotherhood of St. John the Baptist..	1911	Brantford	Stefan Zni	Sick and funeral benefits
249	Sawyer-Massey Co., Limited, Employees' Mutual Benefit Association	1911	Hamilton	Samuel Beach	Sick and funeral benefits
67	Société des Artisans Canadiens Français	1876	Montreal.....	Henri Roy	Insurance against sickness and death
216	Società Amichevole di Figli d'Italia d'Ottawa.....	1909	Ottawa.....	Vincenzo Maeri	Sick and funeral benefits
273	Società Di Mutuo Soccorso La Trinacria Di Toronto.....	1914	Toronto	Mariano Calderone.....	Sick and funeral benefits
304	Sons of Canada Benevolent Association	1915	Toronto	J. W. Meredith.....	Sick and funeral benefits
32	Sons of England Benefit Society	1877	Toronto	John W. Carter.....	Insurance against sickness and death
82	Sons and Daughters of Ireland Protestant Association	1890	Toronto	James Steele.....	Insurance against sickness and death
280	Sons of Italy Mutual Aid and Benevolent Society	1914	Niagara Falls.....	Rocco DeLucia.....	Sick and funeral benefits
298	Sons of Lithuania Benefit Society	1914	Toronto	V. Astasunekas	Sick and funeral benefits
208	Sons of Poland Friendly Society	1907	West Toronto.....	A. Podzialo	Sick and funeral benefits
37	Sons of Scotland Benevolent Association.....	1876	Toronto	Col. D. M. Robertson..	Insurance against sickness and death

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—*Concluded.*

When organized
or incorporated.

Short name of Society.

Head Office.

Name of Secretary.

For what insurance contracts
registered.

214	Sons of Temperance of Ontario, Sick and Funeral Benefit Department.....	1908	Aurora.....	J. M. Walton.....	Sick and funeral benefits
302	Saint Stanislaus Mutual Benefit Society.....	1915	Toronto.....	Paul Bilewicz.....	Sick and funeral benefits
226	St. Albert Friendly Society.....	1909	Kenilworth.....	Frank Cylusky.....	Sick and funeral benefits
138	St. Boniface Benefit Society.....	1892	Berlin.....	Jacob J. Gies.....	Sick and funeral benefits
269	St. David's Y.P.U. Sick Benefit Society.....	1914	Toronto.....	Jos. B. Whiteley.....	Sick and funeral benefits
172	St. Jean Baptiste, Ottawa.....	1888	Ottawa.....	J. Saint-Germain, B.A.	Insurance against sickness and death
144	St. Joseph Aid Society of Formosa.....	1887	Formosa.....	Matthew Weller.....	Sick and funeral benefits
210	St. Joseph Lithuanian Benefit Society.....	1908	Toronto.....	Joseph Wasilenskas.....	Sick and funeral benefits
110	St. Joseph's Mutual Benefit Society.....	1889	Toronto.....	J. Bouvier.....	Sick and funeral benefits
71	St. Joseph Union of Canada.....	1863	Ottawa.....	Charles Leclerc.....	Insurance against sickness and death
204	St. Luke Benefit Society of.....	1894	Amherstburg.....	L. Bertrand.....	Sick and funeral benefits
275	Street Cleaners' Benevolent Association.....	1914	Toronto.....	Oliver L. Strickland.....	Sick and funeral benefits
181	Theatrical Mechanical Association.....	1886	Toronto.....	W. E. Meredith.....	Insurance against sickness and death
290	Toronto Firemen's Benefit Fund.....	1891	Toronto.....	R. J. McGowan.....	Insurance against sickness and death, also lifetime benefits
186	Toronto Hebrew Benevolent Society.....	1899	Toronto.....	D. Pullan.....	Sick and funeral benefits
294	Toronto Medical Protective Association.....	1887	Toronto.....	Joseph Ball.....	Sick and funeral benefits
255	Toronto Independent Benevolent Association.....	1911	Toronto.....	Paul Edell.....	Sick and funeral benefits
84	Toronto Police Benefit Fund.....	1882	Toronto.....	Thos. Bustard.....	Insurance against death, also lifetime benefits
202	Toronto Civic Employees' Benevolent Association.....	1888	Toronto.....	C. J. Mitchell.....	Insurance against sickness and death
271	Toronto Electric Light Company's Employees Mutual Benefit Society.....	1914	Toronto.....	E. Felton.....	Sick and funeral benefits
100	Toronto Railway Employees' Union.....	1893	Toronto.....	W. D. Robbins.....	Sick and funeral benefits
92	Toronto Typographical Union No. 91.....	1844	Toronto.....	Samuel Hadden.....	Sick and funeral benefits
5	United Workmen, Ancient Order of.....	1879	Toronto.....	F. G. Inwood.....	Insurance against sickness and death
142	V. E. Plow Company Relief Association.....	1899	Brantford.....	Charles Carter.....	Sick and funeral benefits

190	Victoria Lodge No. 7 of Good Samaritans.....	1862	Hamilton	Miss A. Gwyder	Sick and funeral benefits
128	Vittorio Emanuele III. Society	1902	Toronto	S. Roncone.....	Sick and funeral benefits
104	W. & J. G. Greey's Employees' Mutual Sick Benefit Society.....	1899	Toronto	Fred D. Hunt	Sick and funeral benefits
229	Workmen's Circle of Toronto	1910	Toronto	M. Gellman	Sick and funeral benefits
224	Young Men's Hebrew Association	1912	Toronto	Harry Zweig	Sick and funeral benefits

LOAN CORPORATIONS STATEMENTS

BEING

FINANCIAL STATEMENTS MADE BY

BUILDING SOCIETIES, LOAN COMPANIES, LOANING LAND
COMPANIES, AND TRUSTS COMPANIES

FOR THE YEAR ENDING

31st DECEMBER, 1915.

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:

Printed and Published by A. T. WILGRESS, Printer to the King's Most Excellent Majesty

1916

Printed by
WILLIAM BRIGGS
Corner Queen and John Streets
TORONTO

To His Honour JOHN STRATHEARN HENDRIE, C.V.O., a Lieutenant-Colonel in the Militia of Canada, etc., etc., etc., Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present to your Honour the Report of the Registrar of Loan Corporations for the Province of Ontario for the year ended 31st December, 1915.

Respectfully submitted,

I. B. LUCAS,

Attorney-General.

Toronto, March 27th, 1916.

TO THE HONOURABLE I. B. LUCAS, K.C., M.P.P.,

Attorney-General,

Toronto.

SIR,—I have the honour to present herewith the nineteenth Report of the Annual Statements made by Loan Corporations under the Act (Loan and Trust Corporations Act, R.S.O., 1914, Chap. 184). Prefixed to these statements will be found a copy of the official blank form.

The Companies included in the Report are classified (as in the Act) into:

Loan Companies.

Loaning Land Companies.

Trusts Companies.

The Loan Companies forming the first mentioned class are further subdivided into:

A. Companies having only permanent stock.

B. Companies having terminating as well as permanent stock, or having withdrawable stock only.

I have the honour to be, Sir,

Your obedient servant,

A. R. BOSWELL,

Registrar of Loan Corporations.

PARLIAMENT BUILDINGS.

Toronto, March 24th, 1916.

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NOTE

Section 112 of The Loan and Trust Corporations Act (R.S.O. 1914, Chap. 184) provides as follows:—

112.—(1) No corporation shall, under the penalty of becoming disentitled to registry or of having its registry suspended or cancelled make, print, publish, circulate, authorize or be a party or privy to the making, printing, publishing, or circulating of any statement or representation that its solvency or financial standing is vouched for by the Registrar or that the publication of its statement in his report is a warranty or representation of the solvency of the corporation, or of the truth or accuracy of such statement in any particular.

FORM OF ANNUAL STATEMENTS

SUPPLIED TO LOAN CORPORATIONS FOR PURPOSES OF THIS REPORT.

NOTE.—By comparing with this form the statement actually made by each company and printed within the fullness and completeness of the company's statement may be tested.

FORM OF ANNUAL STATEMENT.

The following is a copy of the form supplied to each Loan Corporation for purposes of its Annual Statement for the year ending 31st December, 1915.

[The Annual Statement and Duplicate (each duly completed, with its schedules) are to be filed with the Registrar of Loan Corporations for Ontario (Department of Insurance, Parliament Buildings), Toronto, on or before the *first day of March, 1916*, subject to a penalty of \$50 for each day of default in filing, as provided by *The Loan and Trusts Corporations Act*, R.S.O., 1914, Chap. 184, Section 110. In each of the statements there should be enclosed a certified copy of any statement or statements made by the Directors to the Shareholders during or relating to the year 1915, including a certified copy of the Auditors' Report. Ibid., Sees. 103, 110 (6); also copies of all notices calling general meetings of the corporation during such year.]

[The above duplicates should be accompanied by a cheque for \$5 (filing fee) drawn payable to the Provincial Treasurer of Ontario.]

ANNUAL STATEMENT

Of the condition and affairs of the (Name of Corporation) of at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Corporation was incorporated under the laws of on the day of 18

The Head Office of the Corporation is at No. (Name of Street) in the (City, Town or Village) of in the (Province, State, etc.) of

The Chief Agency for Ontario (if Corporation's Head Office is elsewhere than in Ontario) is situated at No. (Name of Street) Street in the (City, Town, etc.) of in the Province of Ontario.

The Chief Agent and Attorney for Ontario (if Corporation's Head Office is elsewhere than in Ontario) is (Name) and his address is in the Province of Ontario.

The Board is constituted of Directors, holding office for the term of years.

The Directors and Chief Executive Officers of the Corporation at the 31st December, 1915, were as follows:

NAMES OF DIRECTORS AND CHIEF EXECUTIVE OFFICERS.	DESIGNATION OF OFFICE.	ADDRESS.	CURRENT TERM OF OFFICE.	
			Began (Date).	Will end (Date).
	President			
	Vice-President			
	Directors			
	Manager			
	Secretary			

A. Permanent Capital Stock: Total amount authorized, \$ Total amount subscribed, \$
as more particularly set out in Schedule A hereto. (Page 7 of this form.)

B. Terminating or Withdrawable Stock.

SUBSCRIBED SHARES OF TERMINATING OR WITHDRAWABLE STOCK.	FULLY PAID.		PREPAID.		INSTALLMENT.		Total.
	No.	Amount.	No.	Amount.	No.	Amount.	
Number and amount in force at 31st December, 1914							
issued during 1915							
Gross total in force at any time in 1915							
	No. of shares.	Amount					
Deduct as follows:							
Withdrawn and paid off during 1915							
Retired by Corporation during 1915							
Converted into Permanent Stock during 1915							
Forfeited and lapsed during 1915							
Total deductions							

Net total remaining in force at 31st December, 1915

Summary of Terminating or Withdrawable Stock in force 31st December, 1915

Totals as above.	No. of Shareholders		Of which there has been	
	on which		credited to loan fund.	
Shares Fully Paid Stock at \$ per Share \$	Shareholders have paid in \$			
Shares "Prepaid" Stock (other	on which		paid \$	
than above) at \$ per Share \$	"		"	
Shares Instalment Stock (payable	on which		paid \$	
by fixed periodical payments) at \$ per Share \$	"		"	

Totals

Total amount distributed or credited in Terminating or Withdrawable Stock in 1915.

- (1) As interest \$
- Rate of such interest, per cent. per annum
- (2) As dividends out of profits \$
- Rate or rates per cent. of such dividends

BALANCE SHEET AS AT 31st DECEMBER, 1915.

DR.

CAPITAL AND LIABILITIES.

CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS).		\$	c.	\$	c.
Item No.	*A.—Permanent Capital Stock or Shares.				
1. (a)	Ordinary Joint Stock Capital, fully called; Total called, \$..... Total paid thereon				
2. (b)	Ordinary Joint Stock Capital, ...% called: Total called, \$..... Total paid thereon				
3. (c)	Ordinary Joint Stock Capital, ...% called: Total called, \$..... Total paid thereon				
	(cc) Joint Stock Capital paid in advance of calls†				
4. (d)	Dividends declared in respect of (1), (2) or (3), but not yet paid				
5. (e)	Unappropriated profits in respect of (1), (2) or (3)				
6. (f)	Reserve Fund in respect of (1), (2) or (3)				
7. (g)	Contingent Fund in respect of (1), (2) or (3)				
8. (h)	Instalment Permanent Stock (payable by fixed periodical payments): Total subscribed, \$..... on which has been paid				
9. (i)	Dividends declared on (8), but not paid				
10. (j)	Unappropriated profits on (8)				
11. (k)	Reserve Fund in respect of (8)				
12. (l)	Contingent Fund in respect of (8)				
13. (m)	Instalments or premiums on (8), paid in advance†				
NOTE.—Liabilities reported in 1914 under A, but written off in 1915 (not extended), \$.....					
B.—Terminating Capital Stock or Shares.					
14. (a)	Fully paid stock, less shown in (24): Total in force.... shares at \$.... per share carried to Loan Fund				
15. (b)	Profits or accrued interest on (14), less shown in (25) and credited or appropriated but not yet paid				
16. (c)	Profits or accrued interest on (14), less shown in (25), and not credited or appropriated				
17. (d)	Prepaid Stock, less shown in (24): Total in force.... shares at \$.... per share, on which has been paid into Loan Fund				
18. (e)	Profits or accrued interest on (17), less shown in (25) and credited or appropriated, but not yet paid				
19. (f)	Profits or accrued interest on (17), less shown in (25), and not credited or appropriated				
20. (g)	Instalment Stock, less shown in (24): Total issue now in force.... shares at \$.... per share, on which has been paid in all \$.... of which sum there has been paid into the Loan Fund				
21. (h)	Profits or accrued interest on (20), less shown in (25), and credited or appropriated, but not yet paid				
22. (i)	Profits or accrued interest on (20), less shown in (25), and not credited or appropriated				
23. (j)	Instalments or premiums paid on (20), in advance†				
NOTE.—Liabilities reported in 1914 under B, but written off in 1915 (not extended), \$.....					
24. 25.	Liabilities in respect of Terminating Stock or Shares (Fully paid, Prepaid or Instalment), other than shown in (14), (17) and (20), as to which the Corporation has received notice of withdrawal, but at 31st December, 1915, has not been paid off, viz.:				
24.	Principal sum due by Corporation				
25.	Interest, Profits or Dividends due by Corporation				
C.—Liabilities to Stockholders or Shareholders other than as shown under A or B, viz.:					
26.	.....				
LIABILITIES TO THE PUBLIC.					
27.	Deposits (including unclaimed deposits). Right reserved to require 30 days' notice on any withdrawal				
28.	Interest on deposits, due or accrued, or capitalized				
	(a) Interest due or accrued on 3 (cc); or on 13 (m); or on 23 (j)				
29.	Debentures issued in Canada				
30.	Interest due and accrued on (29)				
31.	Debentures issued elsewhere than in Canada				
32.	Interest due and accrued on (31)				
33.	Debenture Stock issued in Canada				
34.	Interest due and accrued on (33)				
35.	Debenture Stock issued elsewhere than in Canada				
36.	Interest due and accrued on (35)				
37.	Owing to Banks (including interest due or accrued)				
38.	Due on Bills payable other than (37), including interest due or accrued				
39.	Due on Loans in process of completion or to pay assumed mortgages				
40.	Unclaimed dividends (enclosing memo giving names and amounts)				
41.	Other liabilities to the public, viz.:				
42.	(a)				
43.	(b)				
44.	(c)				
Total actual liabilities					

N.B.—Section I. (showing liabilities for which the Corporation is absolutely liable) is to be balanced independently of Section II. (which shows contingent liabilities).

BALANCE SHEET AS AT 31st DECEMBER, 1915.—*Continued.*
 DR.—*Continued.*

		\$	c.	\$	c.
CONTINGENT LIABILITIES.					
45.	Claims against the Corporation not acknowledged as debts, viz.:				
46.	(a)				
47.	(b)				
48.	(c)				
49.	Money for which the Corporation is contingently liable, viz.:				
50.	(a) Principal guaranteed				
51.	(b) Interest guaranteed				
52.	(c) Trust Funds invested, but not guaranteed:				
53.	1. Principal				
54.	2. Interest				
55.	(d) Trust Funds uninvested, not bearing interest and not guaranteed..				
56.	(e) Other contingent liabilities				
Total Contingent Liabilities					
NOTE.—Contingent liabilities reported in 1914, but written off in 1915 (not extended).					
Gross Total Liabilities, Actual and Contingent					
* Increase or decrease of authorized Permanent Capital Stock in 1915. Authority for said increase or decrease					
† Under what authority, and upon what terms have such advances been received by Company? Ans.					
CR.					
I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.					
A. Immovable Property Owned Beneficially by the Corporation:					
Item No.					
1.	(a) Office premises situated as follows:				
2.	(I) At				
3.	(II) At				
4.	(III) At				
5.	(b) Freehold land (including buildings) other than foregoing *				
6.	(c) Leasehold land (including buildings) other than foregoing *				
7.	(d)				
8.	(e)				
B. Debts secured by Mortgages of Land.					
9.	(a) Debts (other than item 10) secured by mortgages of land				
10.	(b) Debts secured by mortgaged land held for sale †				
	(bb) Debts secured by land held by the Company as Mortgagee in possession, or secured by land for the rents and profits of which the Company is accountable				
11.	(c) Interest due and accrued on items 9 and 10, and not included therein†..				
12.	(d) Of the debts mentioned in items 9, 10 and 11, the sum of \$.....is due by directors or officers of the Corporation (not extended), \$...				
C. Debts not above enumerated, for which the Corporation holds securities, as follows:					
13.	(a) Debts secured by accepted Bills of Exchange				
14.	(b) Debts secured by Municipal Bonds or Debentures				
15.	(c) Debts secured by Public School Debentures				
16.	(d) Debts secured by Loan Corporations' Debentures				
17.	(e) Debts secured by Dominion Government Stock or Bonds				
18.	(f) Debts secured by Stock or Bonds of any of the Provinces of Canada ...				
19.	(g) Debts secured by Stock or Bonds of other Governments				
20.	(h) Debts secured only by Permanent Stock or Shares of the Corporation†..				
21.	(i) Debts secured only by Terminating Stock or Shares of the Corporation..				
22.	(j) Debts secured by				
23.	(k) Debts secured by				
24.	(l) Debts secured by				
25.	(m) Debts secured by				
26.	(n) Interest due or accrued on items 14 to 25, and not included therein....				
D. Unsecured Debts.					
27.	(a)				
28.	(b)				
29.	(c)				
30.	(d) Interest due or accrued on items 27 to 29, and not included therein .				

BALANCE SHEET AS AT 31st DECEMBER, 1915.—Continued.

Or.—Continued.

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.—Con.

	\$	c.	\$	c.
E. Cash.				
31. (a) On hand				
32. (b) In bank as follows:—				
33. (i) In the..... Bank at				
34. (ii) In the..... Bank at				
35. (iii) In the..... Bank at				
36. (iv) In the..... Bank at				
F. Assets not herein before mentioned.				
37. (a)				
38. (b)				
39. (c)				
40. (d)				
41. (e)				
42. (f)				
Particulars given in Schedule I, p. 5b				

Total of assets owned beneficially by Corporation

NOTE.—Assets reported in 1914, but written off in 1915 (not extended) \$.....

N.B.—Section I. (containing assets of which the Corporation is beneficial owner) is to be balanced independently of Section II. (containing assets not so owned).

II. ASSETS NOT OWNED BENEFICIALLY BY CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

A. As Guarantor

(a) Mortgage securities:—				
43. (i) Principal.....				
44. (ii) Interest due and accrued.....				
(b) Other securities:—				
45. (i) Principal.....				
46. (ii) Interest due and accrued.....				

B. As Trustee, Representative, Guardian or Agent (without Guarantee).

(a) Mortgage securities:—				
47. (i) Principal.....				
48. (ii) Interest due and accrued.....				
(b) Other securities:—				
49. (i) Principal.....				
50. (ii) Interest due and accrued.....				
51. (c) Unsecured debts.....				
52. (d) Uninvested Trust Funds				

Total Assets II.....

NOTE.—Assets reported in 1914, but written off in 1915 (not extended) \$.....

Gross Total of Assets I and II

* Embracing properties vested in the Company by foreclosure, or by conveyance, or under quit-claim deed.

† Including rent of properties held under power of sale.

‡ As to limit of such loans, see Loan and Trust Corp. Act, R.S.O. 1914, chap. 134, s. 32.

CASH ACCOUNT.

RECEIPTS FOR THE YEAR ENDING 31st DECEMBER, 1915.

		Amount carried to earnings, maintenance, or contingent account. (Column 1.)	Amount carried to Capital Account.				Total. (Column 4.)
			Terminating Capital. (Column 2.)	Permanent Capital, including Reserve. (Column 3.)			
Item No.		\$	¢	\$	¢	\$	¢
I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE							
A.—Balances from 31st December, 1914.							
1.	Cash.....						
2.	(i) On hand.....						
3.	(ii) In bank.....						
B.—Sums received Wholly or Partly on Capital Stock.							
4.	(a) Calls on Joint Stock Permanent Capital.....						
	(aa) Joint Stock Capital received in advance of calls.....						
5.	(b) Premiums on (4).....						
6.	(c) Sales of fully paid Building Society Stock.....						
7.	(d) Sales of prepaid Building Society Stock.....						
8.	(e) Dues on Instalment Building Society Stock.....						
9.	(f) Premiums on (6), (7) and (8).....						
C.—Receipts on Account of Investments, Loans or Debts.							
(a) On Mortgages of Realty:							
10.	(i) Principal.....						
11.	(ii) Interest.....						
(b) On other securities:							
12.	(i) Principal.....						
13.	(ii) Interest or dividends.....						
(c) Unsecured debts.							
14.	(i) Principal.....						
15.	(ii) Interest.....						
D.—Receipts from Real Estate Owned Beneficially by Corporation.							
16.	(a) Sales (not included in any of the foregoing items).....						
17.	(b) Rents &c.....						
E.—Miscellaneous.							
18.	(a) Commission, Brokerage (or Remuneration as Corporate Agents, Trustees, etc.).....						
19.	(b) Premiums or Bonus on Loans.....						
20.	(c) Membership or Entry Fees (being income of Corporation).....						
21.	(d) Fines.....						
22.	(e) Forfeiture or Lapses. (Extend into Column 1.).....						
23.	(f) Revivals of Terminating Stock. (Extend into Column 2.).....						
24.	(g) Conversion of Terminating Stock into Permanent Stock. (Extend into Column 3).....						
F.—Borrowed Money.							
25.	(a) Bank or other advances, discounts or overdrafts.....						
26.	(b) Borrowed by taking deposits.....						
27.	(c) Borrowed on Debentures.....						
28.	(d) Borrowed on Debenture Stock.....						
29.	(e) Borrowed otherwise, viz. :—						
G.—Receipts from Other Sources, viz. :							
30.	(a).....						
	(b).....						
	(c).....						
Totals.....							

* Under what authority and upon what terms have such advances been received by company ?

Ans.....

† Includes rents of property acquired by purchase or exchange, or by foreclosure, or by quit claim deed.

RECEIPTS FOR THE YEAR ENDING 31st DECEMBER, 1915.—*Continued.*

		Amount carried to earnings, maintenance or contingent account.	Carried to Capital Account.	Total.
N.B.—Section I. (showing cash received by the Corporation for its own use) is to be balanced independently of Section II. (showing cash received as corporate trustee, etc.)				
II.—RECEIVED AS CORPORATE TRUSTEE, REPRESENTATIVE, GUARDIAN OR AGENT, IN TRUST.				
A.—Balance from 31st December, 1914.				
Item No.				
31.	(a) Capital Account.....			
	(b) Cash (not included in 31).....			
32.	(i) On hand.....			
33.	(ii) In bank.....			
B.—Received on Account of Investments, Loans or Debts:—				
34.	(a) On Mortgages: Principal, \$..... Interest, \$.....			
35.	(b) On other securities: Principal, \$..... Interest, \$.....			
36.	(c) On Unsecured Debts: Principal, \$..... Interest, \$.....			
C.—Receipts from Real Estate.				
37.	(a) Sales (not included in foregoing items).....			
38.	(b) Rents †.....			
D.—Receipts from Other Sources, viz.:				
39.	(a).....			
40.	(b).....			
41.	(c).....			
Totals.....				

† Includes rents of property acquired by purchase or exchange, or by foreclosure, or by quit claim deed.

CASH ACCOUNT.

EXPENDITURE FOR THE YEAR ENDING 31st DECEMBER, 1915.

Item No.		Amount carried to earnings, maintenance or contingent account. (Column 1.)	Amount carried to Capital Account.		Total. (Column 4.)
			Terminating Capital. (Column 2.)	Permanent Capital, including Reserve. (Column 3.)	
I.—EXPENDED ON CORPORATION ACCOUNT.					
A.—Sums Loaned or Invested on Capital Account.					
1.	(a) Loaned on Mortgages of Realty (including item 7 (e) if no separate account therefor)	\$	c.	\$	c.
	(b) Loaned on or invested in other Securities, viz.:				
2.	(i)				
3.	(ii)				
4.	(iii)				
5.	(iv)				
6.	(c) Real Estate purchased				
7.	(d) Incumbrance on Realty paid off				
	(e) Insurance or taxes advanced on property mortgaged to the Corporation				
B.—Expended on Stock Account.					
8.	Dividends paid on Permanent Stock. (Extend into Col. 1).—				
	(a) Interest paid on Joint Stock Capital received in advance of calls. (Extend into Column 1)				
9.	Dividends paid on Terminating Stock. (Extend into Col. 1)				
10.	Interest paid on Terminating Stock. (Extend into Col. 1)				
11.	Paid for Terminating Stock withdrawn. (Extend into Col. 1 or 2 or divide between 1 and 2 as the case may be) ..				
12.	Paid for Terminating Stock matured. (Extend as in 11) ..				
13.	Profits paid on (11) and (12). (Extend as in 11)				
14.	Paid for Terminating Stock retired. (Extend into Col. 2) ..				
15.	Terminating Stock forfeited or lapsed. (Extend into Col. 2)				
16.	Terminating Stock converted into Permanent. (Extend into Column 2)				
17.	Terminating Stock revived. (Extend into Col. 1)				
C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:					
18.	(a) Bank Account (Principal and Interest)				
19.	(b) Deposits Principal, \$				
20.	(c) Debentures issued in Canada: Principal, \$				
	Interest, \$				
21.	(d) Debentures issued elsewhere: Principal, \$..				
	Interest, \$..				
22.	(e) Debenture Stock issued in Canada: Principal, \$				
	Interest, \$				
23.	(f) Debenture Stock issued elsewhere: Principal, \$				
	Interest, \$				
24.	(g) Guarantees paid: Principal, \$				
	Interest, \$				
D.—Management Expenses (other than foregoing):					
25.	(a) Salaries, Wages and Fees				
26.	(b) Commission or Brokerage				
27.	(c) Advances to Agents				
28.	(d) Stationery, Postage, Printing and Advertising				
29.	(e) Law Costs				
30.	(f) Fuel, Rent, Taxes (other than in 7 and 32) and Rates ..				
31.	(g) Travelling Expenses				
32.	(h) Registration Fees				
33.	(i) Other Management Expenditure				
E.—Other Expenditures, viz.:					
34.	(a)				
35.	(b)				
36.	(c)				
F.—Balance.					
		\$	c.		
37.	(a) Cash on hand				
	(b) Cash in various banks as follows:				
38.	(i)				
39.	(ii)				
40.	(iii)				
41.	(iv)				
Totals					

N.B.—Section I. (showing cash paid by the Corporation for its own debts) is to be balanced independently of Section II. (showing cash paid as Corporate Trustees, etc.)

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1915.—Continued.

II.—EXPENDED ON TRUST OR AGENCY ACCOUNT.		Amount carried to earnings, maintenance or contingent account.		Amount carried to capital account.		Total.
Item No.	A.—Loaned or invested on Capital Account,	\$	c.	\$	c.	\$ c.
42.	(a) Loaned on Mortgages of Realty					
	(b) Loaned or invested on, or in other securities, viz.:					
43.	(i)					
44.	(ii)					
45.	(iii)					
46.	(iv)					
47.	(a) Real Estate purchased					
	(b) Incumbrances on Realty paid off, viz.:					
48.	(i) Principal					
49.	(ii) Interest					
B.—Other Expenditures.						
50.	(a) Commission or Remuneration paid for Management of Estate, Trust or Agency (including item 26)					
51.	(b) Rent, Taxes and Rates					
52.	(c) Debts or obligations wholly or partly paid: Principal, \$.....Interest, \$.....					
53.	(d)					
C.—Balance.						
54.	(a) Cash on hand	\$	c.			
	(b) Cash in various banks, as follows:					
55.	(i)					
56.	(ii)					
57.	(iii)					
Totals						

SCHEDULE I.

PARTICULARS OF CERTAIN ASSETS. (Supra p. 3.)

Assets (Items No. 22 to 25; and No. 37 to 42).

Miscellaneous Statement for the year ending 31st December, 1915.

	\$	c.
1. Amount of Debentures maturing in 1916: Issued in Canada, \$		
Issued elsewhere, \$		
2. Amount of other existing obligations which will mature in 1916, \$		
3. Amount of Securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$		
4. Average rate of interest per annum paid by the Corporation during 1915, on deposits.....on debentures.....on debenture stock.....		
5. Average rate of interest per annum received by the Corporation during 1915:		
(a) On mortgages of realty; (b) on other securities:		
(i) Owned beneficially by the Corporation (a).....(b).....		
(ii) Not owned beneficially (a).....(b).....		
6. Of the mortgages owned beneficially by the Corporation, \$..... is on realty situate in Ontario, and \$..... is on realty situate elsewhere.....		
7. Of the mortgages not owned beneficially by the Corporation, \$..... is on realty situate in Ontario, and \$..... is on realty situate elsewhere.....		
8. Loans written off or transferred to real estate account during 1915: (i) funds or securities owned beneficially, \$..... (ii) not so owned, \$.....		
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915:		
(i) Owned beneficially, No. Amount, \$.....		
(ii) Not so owned, No. Amount, \$.....		
10. Aggregate market value of land mortgaged to the Corporation:		
(i) Mortgages owned beneficially		
(ii) Not so owned.....		
11. How often are the securities held by the Corporation valued?		
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively		
(b) Are the said bonds executed by private sureties or by Guarantee Companies?		
13. Date when the accounts of the Corporation were last audited?		
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed). For 1915		
For 1916		
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively?		
16. What is the date appointed for the Annual Meeting?		
Date of last Annual Meeting?		
17. Special General Meetings held in 1915: Dates		

County of

We, _____, President, and _____, Secretary, of the Loan Corporation known as _____ severally make oath and say, and each for himself says, that we are the above described officers of the above Corporation, and that we have each of us individually the means of verifying the correctness of the Statement within and above contained of the affairs of the said Corporation, and that on the 31st December, 1915, the issues and holdings of the Capital Stock of the said Corporation were as shown on the Schedule "A" hereto annexed, also that all the within described assets were the absolute property of the said Corporation, free and clear from any liens or claims thereon, except as hereinbefore stated, and that the statement of the unclaimed balances as set forth on page 5a is correct in every particular, and, we are satisfied that the said statement, with the schedules and explanations herein contained and hereunto annexed, are a full and correct exhibit of all the liabilities and assets, and of the income and expenditure, and of the general condition and affairs of the said Corporation on the 31st day of December, 1915, and for the year ending on that day; also that the said Statement was on the _____ day of _____ 191____, at a meeting of the Board of Directors of the said Corporation, held on that day, considered by the said Board, and was, by a Resolution duly passed in that behalf, adopted as the Statement of the said Board, a certified copy of which Resolution is hereinbelow indorsed.

Sworn before me at the
in the County of _____
this _____ day of _____
A.D. 1916.

.....President

.....Secretary

.....

.....

CERTIFIED COPY OF RESOLUTION.

Referred to in Foregoing Affidavit—R.S.O. 1914, Chap. 184, S. 110 (2).

I, undersigned, the of the hereby certify that at a meeting of the Board of Directors of the said Corporation held at on the day of 19.... the following Resolution was passed (pursuant to the statute in that behalf) adopting the Statement within and above made as the Statement of the said Board.

Moved by seconded by and Resolved that the Statement of the Company for the year ending the thirty-first day of December, made to the Registrar of Loan Corporations and to be verified by the affidavit of as President, and as Secretary of the said Company be and the same is this day of adopted as the Statement of the Board of directors of the said Company pursuant to the enactment in that behalf of the Province of Ontario, R.S.O. 1914, Chap. 184, S. 110 (2).

.....

.....

Attach to this Annual Statement a certified copy of each notice calling a General Meeting of the Corporation during the year ending 31st December, 1915, and a certified copy of the Statement or Statements furnished to Shareholders during or relating to the said year; also a certified copy of Auditors' Report—*Loan and Trust Corporations Act*, R.S.O. 1914, Chap. 184, sections 103, and 110 (6).

I. LOAN COMPANIES

DETAILED REPORTS OF THE SEVERAL COMPANIES

THE BROCKVILLE LOAN AND SAVINGS COMPANY, LIMITED.

Head Office, Brockville, Ontario.

CONSTATING INSTRUMENTS.

Incorporated by declaration filed 11th May, 1885, with the Clerk of the Peace for the United Counties of Leeds and Grenville. The declaration was made by virtue of the "Building Societies Act," R.S.O. 1877, c. 164, continued by R.S.O. 1887, c. 169, and superseded by 60 V. c. 38 (O.), now R.S.O. 1897, c. 205. See R.S.O. 1914, c. 184.

The lending and borrowing powers are derived from the above public General Acts.

ANNUAL STATEMENT

Of the condition and affairs of the Brockville Loan and Savings Company, Limited, of Brockville, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 4 Court House Avenue, in the Town of Brockville, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

W. H. Cole, President, Brockville (deceased);	February 3rd, 1915;	February 2nd, 1916.
D. W. Downey, Vice-President, Brockville;	"	"
W. A. Gilmour, Director, Brockville;	"	"
D. Derbyshire, Director, Brockville;	"	"
Jno. W. Ridgeway, Director, Brockville;	"	"
Wm. H. Kyle, Director, Brockville;	"	"
L. C. Dargavel, Managing-Director, Brockville;	"	"
L. Sturgeon, Secretary-Treasurer, Brockville;	"	"

A. Permanent capital stock; total amount authorized, \$500,000; total amount subscribed, \$350,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class I.—Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Last call made: Date 30th June, 1913; rate per cent., 10 per cent.

Gross amount, \$35,000; amount paid thereon, \$21,862.50.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid and constituting an asset of the Corporation.
		\$	\$	\$ c.	\$ c.
2. 60 per cent. called	7,000	50	350,000	203,965 50	60,595 50
4. Paid in advance of calls .....	.....	.....	.....	85,439 50	.....
Totals.....	7,000	50	350,000	289,405 00	60,595 50

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, 60 per cent. called: total called, \$210,000.00; total paid thereon	\$201,335 50	
3. (cc) Joint stock capital paid in advance of calls.....	88,069 50	
4. (d) Dividends declared in respect of (2) and (3), but not yet paid	8,674 13	
6. (f) Reserve fund in respect of (2) and (3)	84,000 00	
		\$382,079 13

Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal, including interest to December 31st, 1915	305,427 72
37. Owing to banks (including interest due or accrued).....	3,640 34
Total liabilities	\$691,147 19

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$683,823 80	
10. (b) Debts secured by mortgaged land held for sale.....	2,594 43	
		\$686,418 23

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

20. (h) Debts secured only by Permanent Stock or Shares of the Corporation	1,085 56
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E.—Cash.

31. (a) On hand	2,180 75
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F.—Assets not hereinbefore mentioned.

37. (a) Office furniture	1,462 65
Total assets	\$691,147 19

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1914.

2.	(i) On hand	\$4,417 15	
3.	(ii) In bank	14,025 89	
			\$18,443 04

B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on Joint Stock Permanent Capital:		
(aa) Joint stock capital received in advance of calls.....		24,629 00

C.—Receipts on account of Investments, Loans or Debts.

(a) On Mortgages of Realty:		
10. (i) Principal		52,359 70
11. (ii) Interest		47,023 40
(b) On other securities:		
12. (i) Principal stock loans		400 00
13. (ii) Interest		117 62

F.—Borrowed Money.

25. (a) Bank or other advances, discounts or overdrafts.....		3,640 34
26. (b) Borrowed by taking deposits		387,085 63

G.—Receipts from other Sources.

30. (a) Rent safety deposit boxes	\$87 50	
(b) Interest on bank balances	1,345 74	
		1,433 24
Total		\$535,131 97

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty		Total Col. 4. \$144,525 10
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B.—Expended on Stock Account.

8. Dividends paid on permanent stock		15,935 66
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C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:

19. (b) Deposits: Principal, \$352,582.61, and interest, \$11,877.52.....		364,460 13
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D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$4,161 99	
26. (b) Commission or brokerage	1,125 60	
27. (c) Canadian Patriotic Fund	300 00	
28. (d) Stationery, postage, printing and advertising	624 92	
29. (e) Law costs	42 60	

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	\$489 69	
31. (g) Travelling expenses	197 25	
32. (h) Registration fees and Provincial and War taxes....	736 87	
33. (i) Other management expenditure	338 93	
		\$8,017 85

E.—Other Expenditures, viz.:

34. (a) Interest paid bank on overdraft	12 48
---	-------

F.—Balance.

37. (a) Cash on hand	2,180 75
Total	
	\$535,131 97

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

-
- Amount of debentures maturing in 1916: Issued in Canada—no debentures are issued; Issued elsewhere, none.
 - Amount of other existing obligations which will mature in 1916, none.
 - Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, none.
 - Average rate of interest per annum paid by the Corporation during 1915: On deposits, 4%; on debentures, none; on debenture stock, no debentures are issued.
 - Average rate of interest per annum received by the Corporation during 1915:
 - On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 8%; (b) 6%.
 - (ii) Not owned beneficially: All owned beneficially.
 - Of the mortgages owned beneficially by the Corporation, \$686,418.23 is on realty situate in Ontario, and none is on realty situate elsewhere.
 - Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere. All owned beneficially.
 - Loans written off or transferred to real estate account during 1915, viz.:
 - Funds or securities owned beneficially, \$437.52.
 - Not so owned: All owned beneficially.
 - Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - Owned beneficially: No., 5; amount, \$6,376.96.
 - No so owned: No., none; amount, none.
 - Aggregate market value of land mortgaged to the Corporation:
 - Mortgages owned beneficially, \$1,500,000.00.
 - Not so owned, none.
 - How often are the securities held by the Corporation valued? Yearly.
 - (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Managing Director, \$10,000.00; Secretary-Treasurer, \$3,000.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
 - Date when the accounts of the Corporation were last audited, January, 1916.
 - Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):
For 1915: W. J. McCoy & Co., Toronto, Ont., .
For 1916: Jas. Reynolds and K. G. Starr, Brockville.
 - What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively: January 15, 1915, and July 2, 1915.
 - What is the date appointed for the Annual Meeting? February 2, 1916. Date of last Annual Meeting? February 3, 1915.
 - Special General Meetings held in 1915: None.

CANADA LANDED AND NATIONAL INVESTMENT COMPANY, LIMITED.

Head Office, Toronto, Ontario.

CONSTATING INSTRUMENTS.

This Company was in 1891 constituted by an amalgamation of (1) The Canada Landed Credit Company with (2) The National Investment Company of Canada (Limited), and the re-incorporation of the amalgamated Company. Of the two Companies so amalgamated:

1. The Canada Landed Credit Company had been incorporated in 1858 by special Act of the Province of Canada, 22 V. c. 133; a special Act of 1859, 22 V. c. 105, increased the capital; the two foregoing Acts were amended by 29-30 V. (1866-7), c. 125. In 1873, an Act of Ontario, 36 V. c. 122, amended 22 V. c. 133, supra; in 1874 the powers of the Company were extended by 38 V. c. 73 (O.); in 1875-6 the capital was further increased by 39 V. c. 97 (O.); in 1882 the special Acts of 1858 and 1859 supra were amended by 45 V. c. 72 (O.). In 1882 the special Act of Canada, 45 V. c. 110, extended the Company's operations to Manitoba and the Northwest Territories. In 1890 the special Act of Ontario, 53 V. c. 128, authorized the Company to issue debenture stock to become amalgamated with other companies, etc. In 1871, Letters Patent of Canada, dated January, 1891, authorized the amalgamation of the Company with the National Investment Company of Canada. In 1891, Letters Patent of Ontario, dated 12th February, authorized the same amalgamation.

2. The National Investment Company of Canada had been incorporated by Letters Patent of Canada, dated 21st August, 1882, issued under 40 V. c. 43 (D.).

For the powers of the amalgamated Company, see the Letters Patent above cited; see also R.S.O., 1886, secs. 88-98, and sec. 101; see also the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Canada Landed and National Investment Company, Limited, Toronto, at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 23 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of eight directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

John Hoskin, K.C., LL.D., D.C.L., President, Toronto;	10th Feb., 1915;	9th Feb., 1916.
D. E. Thomson, K.C., LL.D., Vice-President, Toronto;	"	"
William Mulock, Jr., Director, Toronto;	19th Jan., 1916;	"
James Playfair, Director, Midland;	10th Feb., 1915;	"
Newman Silverthorne, Director, Summerville;	"	"
G. T. Ferguson, Director, Toronto;	"	"
F. W. Harcourt, K.C., Director, Toronto;	"	"
Edward Saunders, Managing Director, Toronto;	"	"

A. Permanent capital stock: total amount authorized, \$4,000,000; total amount subscribed, \$2,410,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or Private Acts.

Last call made: Date, 2nd December, 1912; rate per cent., 50; gross amount, \$402,000; amount paid thereon, \$201,000.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid calls.
2. 50 per cent. called	24,100	\$ 100	\$ 2,410,000	\$ 1,205,000	None

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders.)

A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, 50 per cent. called; total called, \$1,205,000; total paid thereon	\$1,205,000 00	
4. (d) Dividends declared in respect of (2), but not yet paid	27,112 50	
5. (e) Unappropriated profits in respect of (2)	12,595 49	
6. (f) Reserve fund in respect of (2)	1,170,000 00	
		\$2,414,707 99

Liabilities to the Public.

29. Debentures issued in Canada	\$347,779 50	
30. Interest due and accrued on (29)	3,085 00	
31. Debentures issued elsewhere than in Canada	3,831,645 11	
32. Interest due and accrued on (31)	22,247 70	
40. Unclaimed dividends	1,448 42	
41. Other liabilities to the public, viz.:		
42. (a) Sundry creditors	11,182 39	
		4,217,388 12
Total liabilities ..		\$6,632,096 11

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

Subject to the terms of trust-deed dated 6th April, 1894, to secure debenture-holders.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises, situate as follows:		
2. (i) At Toronto, held in freehold	\$35,000 00	
5. (b) Freehold land (including buildings) other than foregoing	4,129 92	
		\$39,129 92

BALANCE SHEET.—Continued.

Cr.

Assets.

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$5,709,488 70	
10. (b) Debts secured by mortgaged land held for sale	4,527 65	
11. (c) Interest due or accrued on items 9 and 10 and not included therein	124,167 68	
		\$5,838,184 03

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Municipal Bonds or Debentures owned by the Company	\$226,203 24	
15. (c) Public School Debentures owned by the Company...	88,063 58	
22. (j) Ontario Government Scrip owned by the Company ..	18,356 10	
23. (k) Electric Light Company's Bond owned by Company..	1,000 00	
24. (l) Electric Development Bonds owned by the Company	4,471 20	
25. (m) Loans on collateral security of stocks and bonds...	28,536 21	
26. (n) Interest due or accrued on items 14 to 25 and not included therein	7,186 01	
		373,816 34

D.—Unsecured Debts.

27. (a) In hands of Edinburgh Agents	231 39
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E.—Cash.

31. (a) On hand	\$3,045 42	
32. (b) In banks in Canada	124,941 49	
35. (iii) National Bank of Scotland, London, England.....	252,747 52	
		380,734 43
Total assets		\$6,632,096 11

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I. Received by the Corporation for its own use.

A.—Balance from 31st December, 1914.

(b) Cash not already shown under (1):

2. (i) On hand	\$1,239 46	(Total Col. 4)
3. (ii) In bank	159,247 24	
		\$160,486 70

C.—Receipts on account of Investments, Loans or Debts.

(a) On Mortgages of Realty:

10. (i) Principal	412,479 35
11. (ii) Interest	406,496 45
(b) On other securities:	
12. (i) Principal	44,597 93
13. (ii) Interest or dividends	20,316 42

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents	6,215 78
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CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

F.—Borrowed Money.

27. (c) Borrowed on debentures	\$884,093 97
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G.—Receipts from other sources.

30. (a) Bank interest	4,265 20
Totals	\$1,939,051 80

CASH ACCOUNT:

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty, including insurance or taxes advanced on property mortgaged to the Corporation	\$120,920 48
3. (b) Loaned or invested in other securities:	
(ii) Debentures purchased	36,834 76
5. (iv) Loans on stocks and bonds	763 21

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	108,862 92
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C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

20. (c) Debentures issued in Canada: Principal, \$24,100.00; interest, \$14,724.56	38,824 56
21. (d) Debentures issued elsewhere: Principal, \$1,008,310.51; interest, \$171,084.05	1,179,394 56

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	44,298 70
26. (b) Commission or brokerage	11,148 77
28. (d) Stationery, postage, printing and advertising	1,326 81
29. (e) Law costs	182 00
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	4,174 70
31. (g) Travelling expenses	632 80
32. (h) Registration fees	280 00
33. (i) Other management expenditure	1,046 17

E.—Other Expenditure.

34. (a) Government and municipal taxes	3,204 75
35. (b) War taxes	4,622 18
36. (c) Subscription to Patriotic Association, Toronto and York and British Red Cross	1,800 00

F.—Balance.

37. (a) Cash on hand and in banks	380,734 43
Total	\$1,939,051 80

 MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$52,772.00; issued elsewhere, \$900,644.00.
2. Amount of other existing obligations which will mature in 1916: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: \$1,074,467.00.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, no deposits taken; on debentures, 4.41; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) on mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation, (a) 7%; (b) 5.45%.
 - (ii) Not owned beneficially, (a) none; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$2,195,327.92 is on realty situate in Ontario, and \$3,522,818.35 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No., 4; amount, \$15,600.00.
 - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$11,900,000.00.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Annually in the case of doubtful loans.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. All officers are under bonds from \$2,000 to \$5,000, amounting in all to \$39,000.
 (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? Audited to 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
 For 1915: T. Watson Sime, C.A., Geo. W. Stiff, F.C.A., Toronto; J. B. Pepler, Winnipeg.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? 2nd January, 1st April, 2nd July and 1st October; 2¼% per quarter.
16. What is the date appointed for the Annual Meeting? 9th February, 1916. Date of last Annual Meeting? 10th February, 1915.
17. Special General Meetings held in 1915: None.

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders.)

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called and total paid thereon	\$6,000,000 00	
4. (d) Dividends declared in respect of (1) but not yet paid	150,000 00	
5. (c) Unappropriated profits in respect of (1)	179,525 83	
6. (f) Reserve Fund in respect of (1)	4,750,000 00	
		\$11,079,525 83

Liabilities to the Public.

27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal....	\$5,909,901 78	
28. Interest on deposits due or accrued or capitalized	103,995 28	
29. Debentures issued and payable in Canada	3,061,543 85	
30. Interest due and accrued on (29)	34,625 00	
31. Debentures issued in Canada, payable elsewhere	12,843,101 92	
32. Interest due and accrued on (31)	71,320 00	
33. Debenture stock issued in Canada, payable elsewhere...	419,136 80	
34. Interest due and accrued on (33)	8,439 32	
41. Other liabilities to the public, viz.: (a) For commissions, unpaid accounts, etc.	14,652 96	
		22,466,716 91
Total liabilities		\$33,546,242 74

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Toronto, held in freehold	\$181,855 11	
Winnipeg, Man., held in freehold	125,000 00	
Vancouver, B.C., held in freehold	75,000 00	
St. John, N.B., held in freehold	40,000 00	
Edmonton, Alta., held in freehold	75,000 00	
Regina, Sask., held in freehold	125,000 00	
		\$621,855 11

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$28,410,605 39	
10. (b) Debts secured by mortgaged land held for sale	19,759 98	
		28,430,365 37

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures, \$16,950.00; owned by Corporation, \$345,276.36..	\$362,226 36	
15. (c) Public School Debentures owned by Corporation	2,513 20	
16. (d) Debts secured by Loan Corporations' Debentures ..	1,000 00	
17. (e) Dominion Government War Loan owned by Corpora- tion	234,626 75	

BALANCE SHEET.—Continued.

Cr.	Assets.	
18. (f) Bonds of any of the Provinces of Canada, Ontario owned	93,461 60	
19. (g) Stocks or bonds of other Governments, British War Loan owned	221,257 43	
20. (h) Debts secured only by Permanent Stock or Shares of the Corporation	220,374 03	
22. (j) Debts secured by advances on bonds and stocks not owned by Corporation	429,906 63	
25. (m) Debts secured by stocks and bonds owned, other than those enumerated	921,424 00	
		2,486,790 00
E.—Cash.		
31. (a) On hand	\$169,408 68	
32. (b) In banks in Canada and in England	1,837,823 58	
		\$2,007,232 26
Total assets		\$33,546,242 74

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1914.

2. (i) On hand	\$57,916 91	
3. (ii) In bank	1,441,437 96	
		\$1,499,354 87

C.—Receipts on account of Investments, Loans or Debts.

(a) On Mortgages of Realty:		
10. (i) Principal and charges	2,976,146 05	
11. (ii) Interest	1,882,749 57	
(b) On other securities:		
12. (i) Principal	760,337 57	
13. (ii) Interest or dividends	94,768 91	

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Corporation's premises, rent and expense account	43,499 47
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F.—Borrowed Money.

26. (b) Borrowed by taking deposits	6,972,319 01
27. (c) Borrowed on debentures	852,869 77

G.—Receipts from Other Sources.

30. (a) Bank interest and exchange	24,386 41
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Totals ..	\$15,106,431 63
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CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty	\$2,709,804 01
(b) Loaned or invested in other securities:	
2. (i) Loaned on bonds and stocks	365,255 02
3. (ii) Loans on this Corporation's stock	78,363 26
4. (iii) Bonds and stocks purchased	1,089,464 03

B.—Expended on Stock Account.

8. Dividend paid on permanent stock	450,000 00
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C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank interest and exchange	891 32
19. (b) Deposits: Principal and interest	6,418,059 34
20. (c) Debentures payable in Canada: Principal, \$279,157.11; interest, \$130,513.78	409,670 89
21. (d) Debentures payable elsewhere: Principal, \$721,541.23; interest, \$562,396.33	1,283,937 56
23. (f) Debenture stock issued elsewhere; interest	16,830 57

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	229,479 44
27. (c) Advances to agents for commission and charges	37,035 86
28. (d) Stationery, postage, printing, advertising, etc.	44,416 35
29. (e) Law costs	994 93
31. (g) Travelling expenses and inspection	5,616 39
32. (h) Registration fees, Municipal and Government taxes and fees....	31,716 00

E.—Other Expenditures, viz.:

34. (a) Corporation's premises, rent and expenses account.....	39,530 94
35. (b) Furniture for office	1,333 46
36. (c) Patriotic, Red Cross and other funds	11,800 00

F.—Balance.

37. (a) Cash on hand	\$169,408 68
Cash in banks	1,837,823 58
	\$2,007,232 26
Less amount in transit	125,000 00
	1,882,232 26
Totals	\$15,106,431 63

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of Debentures maturing in 1916: Issued and payable in Canada, \$936,954.00; issued in Canada and payable elsewhere, \$2,832,039.86.
2. Amount of other existing obligations which will mature in 1916: Excluding deposits, nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: Approximately, \$6,000,000.00.

4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.6191%; on debentures, 4.3405%; on debenture stock, 4%.
5. Average rate of interest per annum received by the Corporation during 1915:
(a) On mortgages of realty: (b) On other securities:
(i) Owned beneficially by the Corporation: (a) 7.365%; (b) 5½ to 6½%.
(ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$9,915,606.01 is on realty situate in Ontario, and \$18,494,999.38 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario and none is on realty situate elsewhere.
8. Loans transferred to real estate account during 1915, viz.:
(i) Funds or securities owned beneficially, \$19,759.98.
(ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
(i) Owned beneficially: Number 147; amount, \$327,724.41.
(ii) Not so owned, none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially: Approximately, \$60,000,000.00.
(ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Once a year.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. All officers and employees holding responsible positions give bonds or security satisfactory to Corporation for \$1,000 to \$5,000 each.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Largely Guarantee Companies.
13. Date when the accounts of the Corporation were last audited. As at December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: A. E. Osler, A.C.A., and Henry Barber, F.S.A.A.
For 1916: Same as 1915.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? April 1st, July 2nd and October 1st, all at 2½%.
16. What is the date appointed for the Annual Meeting? January 28th, 1916. Date of last Annual Meeting, January 28th, 1915.
17. Special General Meetings held in 1915: None.

THE CANADIAN MORTGAGE INVESTMENT COMPANY.

Head Office, Toronto, Ontario.

Incorporated under special Act of Canada, 62-3 Vict., c. 103. (Decl. Book II., 92).

ANNUAL STATEMENT

Of the condition and affairs of the Canadian Mortgage Investment Company, of Toronto, Ont., at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Company is at No. 10 Adelaide Street East, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation on the 31st December, 1915, were as follows, together with their respective terms of office:

L. A. Hamilton, President, Lorne Park:	January 1st, 1915; December 31st, 1915.	
H. S. Osler, K.C., Vice-President, Toronto:	"	"
S. G. Beatty, Director, Toronto;	"	"
D. B. Hanna, Director, Toronto;	"	"
Joseph Henderson, Director, Toronto:	"	"
Hon. Wallace Nesbitt, K.C., Director, Toronto;	"	"
F. W. G. Fitzgerald, Managing Director, Toronto;	"	"

A. Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$1,501,600.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount of actual payments thereon.	Total amount remaining unpaid on calls.
		\$	\$	\$ c.	\$
1. Fully called.....	9,301	100	930,100	930,100 00	.....
2. 50% called.....	4,506	100	450,600	225,405 00	225,195 00
4. Stock payable in fixed instalments.	1,209	100	120,900	48,351 26	72,548 74
Totals.....	15,016	.....	1,501,600	1,203,856 26	297,743 74

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders.)

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$930,100.00; total paid thereon	\$930,100 00
2. (b) Ordinary joint stock capital, 50 per cent. called; total called, \$225,300.00; total paid thereon	225,405 00
3. (cc) Accrued dividends on (2)	7,260 63
4. (d) Dividends declared in respect of (1), (2), but not yet paid	34,269 33
8. (h) Instalment permanent stock (payable by fixed periodical payments); total subscribed, \$120,900.00, on which has been paid	48,351 26
9. (i) Dividends declared on (8) but not paid	1,978 85

C.—Liabilities to Shareholders other than already shown under A or B.

28. Profit and loss	13,229 73	
Reserve fund	405,000 00	\$1,665,594 80

Liabilities to the Public.

29. Debentures issued in Canada	\$56,048 20	
31. Debentures issued elsewhere than in Canada	644,249 34	
32. Interest due and accrued on (31)	5,263 29	
40. Unclaimed dividends	15 00	
42. (a) Accounts payable	9,371 57	714,947 40
Total liabilities		\$2,380,542 20

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Premises acquired for office purposes, including fittings:	
2. (i) At Toronto, held in freehold	\$256,172 19

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$1,790,508 54	
10. (b) Debts secured by mortgaged land held for sale.....	27,868 41	1,818,376 95

C.—Debts not above enumerated for which the Corporation holds securities as follows:

20. (h) Debts secured only by permanent stock or shares of the Corporation	1,123 38
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BALANCE SHEET.—Continued.

Cr.

Assets.

E.—Cash.

31. (a) On hand	\$400 00	
32. (b) In banks in Toronto and elsewhere	65,962 83	
		\$66,362 83

F.—Assets not hereinbefore mentioned.

37. (a) Fully paid stocks and bonds	\$236,714 57	
38. (b) Rents receivable	978 75	
39. (c) Accounts receivable	813 53	
		238,506 85
Total assets		\$2,380,542 20

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1914.

	(Col. 1)	(Col. 2)	(Col. 3)	(Col. 4)
2. (i) On hand			\$400 00	
3. (ii) In bank			86,011 61	

B.—Sums received wholly or partly on Capital Stock.

8. (e) Received on account of stock payable by fixed instalments .....	.....	1,934 15
9. (f) Premiums	\$22 50	

C.—Receipts on account of investments, loans or debts.

(a) Mortgages of Realty:			
10. (i) Principal .....	.....	168,068 39	
11. (ii) Interest	\$144,220 83		
(b) On other securities:			
12. (i) Principal .....	.....	9,017 05	
13. (ii) Interest or dividends ..	14,361 90		

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales .....	.....	300 00
17. (b) Rents	17,997 49	
17. (c) Other receipts		1,221 33

E.—Miscellaneous.

18. (a) Commission, brokerage, etc...	2,944 75
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CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

F.—Borrowed Money.				
	(Col. 1)	(Col. 2)	(Col. 3)	(Col. 4)
27. (c) Borrowed on debentures ....	.....	\$6,269 99		
G.—Receipts from other sources, viz.:				
30. (a) Borrowers' insurance, taxes, etc. ....	.....	.....	12,234 72	
Sundry accounts	2,303 02	.....	1,412 66	
Totals	\$181,850 49	\$6,269 99	\$280,599 91	\$468,720 39

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

Expended on Corporation Account.				
A.—Sums loaned or invested on Capital Account.				
	(Col. 1)	(Col. 2)	(Col. 3)	(Col. 4)
1. (a) Loaned on mortgages of realty .....	.....	.....	\$122,189 43	
(b) Loaned or invested in other securities, viz.:				
2. (i) Debentures issued in Canada .....	.....	.....	31,861 90	
3. (ii) Canadian War Loan ..	.....	.....	24,213 80	
7. (d) Incumbrances on realty paid off	\$997 17	.....	160 85	
(e) Insurance or taxes advanced on property mortgaged to the Corporation .....	.....	.....	23,137 76	
• B.—Expended on Stock Account.				
8. Dividends paid on permanent stock	68,653 06			
C.—Borrowed Money (other than fore- going) or interest thereon paid, viz.:				
20. (c) Debentures issued in Canada:				
Principal .....	.....	\$800 00		
Interest	2,576 42			
21. (d) Debentures issued elsewhere:				
Principal . . . . .	.....	38,641 32		
Interest	30,262 29			
D.—Management expenses (other than foregoing.)				
25. (a) Salaries, wages and fees	24,377 00			
26. (b) Commission to agents	4,427 18			
28. (d) Stationery, postage, printing and advertising	4,189 18			
29. (e) Law costs	483 00			
30. (f) Taxes (other than in 7 and 32) and rates	520 77			

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

	(Col. 1)	(Col. 2)	(Col. 3)	(Col. 4)
31. (g) Travelling expenses	\$1,402 26			
32. (h) Registration fees and Govern- ment taxes	6,189 67			
33. (i) Other management expenditure: Commission on funds loaned and obtained	5,206 76			
E.—Other Expenditure, viz.:—				
34. (a) Expense of Corporation prem- ises	10,079 03			
35. (b) Sundry expenses		\$368 64	1,620 07	
F.—Balance.				
37. (a) Cash on hand in banks			66,362 83	
Totals	\$159,363 79	\$39,809 96	\$269,546 64	\$468,720 39

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of Debentures maturing in 1916: Issued in Canada, \$700.00; issued elsewhere, \$66,137.66.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, none; a portion of principal repayable monthly.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, $4\frac{1}{2}\%$; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 8% ; (b) 5% .
 - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$99,303.10 is on realty situate in Ontario, and \$1,691,205.44 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, \$8,042.30.
 - (ii) Not so owned, none
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, Number, 96; amount, \$126,850.00.
 - (ii) Not so owned, none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$5,980,000.00.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Revalued in all doubtful cases.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: All officers and other employees of the Company holding important positions give bonds and securities satisfactory to the Company.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies and approved private sureties.
13. Date when the accounts of the Corporation were last audited. 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: Price, Waterhouse & Co., C.A.
For 1916: Price, Waterhouse & Co., C.A.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? 2nd January and 2nd July.
16. What is the date appointed for the Annual Meeting? 2nd February, 1916. Date of last Annual Meeting? 3rd February, 1916.
17. Special General Meetings held in 1915: None.

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY.

Head Office, Peterborough, Ontario.

CONSTATING INSTRUMENTS.

The former Provincial Company, incorporated 1884, 7th March, L.P. of Ontario. (Lib. 16, No. 67.)

1890, 53 V. c. 129 (O.); fixes the capital stock at \$5,000,000, divided into 50,000 shares of \$100 each; (sec. 1), confirms the purchase of the assets of the Peterborough Real Estate Investment Co., Limited; secs. 2-4 sanction the issue of debenture stock; secs. 5-12 authorize agencies in the United Kingdom; (13) defines the limit of borrowing powers.

1893, 8th June, Letters Patent of Ontario amending the foregoing Letters Patent.

1897, May 6th, Letters Patent of Ontario so amending the foregoing Letters Patent as to give the Company the status of a Loan Company (and not the status of a Loaning Land Company) under the Loan and Trust Corporations Act.

Dominion Company of same name incorporated by 61 V. c. 97 (D.), assets of Provincial Company transferred to Dominion Company by 63 V. c. 130 (Ontario).

ANNUAL STATEMENT

Of the conditions and affairs of the Central Canada Loan and Savings Company at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 437 George Street, in the City of Peterborough, in the Province of Ontario.

The Board is constituted of nine directors, holding office for one year.

The directors and chief executive officers of the corporation at the 14th January, 1916, were as follows, together with their respective terms of office:—

E. R. Wood, President, and Managing Director, Toronto;	January 14th, 1916	January 13th, 1917.
H. C. Cox, Vice-President, Toronto;	"	"
G. A. Morrow, Vice-President and Assistant Manager, Toronto;	"	"
Sir Thomas W. Taylor, Director, Hamilton;	"	"
W. G. Morrow, Director, Peterborough, Ont.;	"	"
Richard Hall, Director, Peterborough, Ont.;	"	"
F. C. Taylor, Director, Lindsay, Ont.;	"	"
Sir Wm. MacKenzie, Director, Toronto;	"	"
E. T. Malone, K.C., Director, Toronto;	"	"
W. S. Hodgins, Secretary, Toronto;	"	"

A. Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$2,500,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made:—Date, December 20th, 1911; rate per cent., premium of 50%; gross amount, \$250,000; amount paid thereon, \$375,000.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.
		\$	\$	\$
1. Fully called.....	15,625	100	1,562,500	1,562,500
2. 20 per cent. called....	9,375	100	937,500	187,500
Totals.....	25,000	.....	2,500,000	1,750,000

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$1,562,500; total paid thereon	\$1,562,500 00
2. (b) Ordinary joint stock capital, 20 per cent. called, \$187,500; total paid thereon	187,500 00
4. (d) Dividend declared in respect of (1) and (2), but not yet paid	43,750 00
5. (e) Unappropriated profits in respect of (1) and (2)....	23,242 22
6. (f) Reserve fund in respect of (1) and (2)	1,750,000 00
	<u>\$3,566,992 22</u>

Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal	\$1,646,709 89
29. Debentures issued in Canada	1,707,022 15
30. Interest due and accrued on (29)	34,613 69
31. Debentures issued elsewhere than in Canada	2,849,146 33
32. Interest due and accrued on (31)	17,517 69
	<u>6,255,009 75</u>
Total liabilities	<u>\$9,822,001 97</u>

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At Toronto, and other real estate with rents due, held in freehold	\$179,611 28

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$1,284,389 37
11. (c) Interest due or accrued on item (9), not included therein	77,877 97
	<u>1,362,267 34</u>

C.—Debts not above enumerated for which the Corporation
holds securities, as follows:

22. (i) Debts secured by collateral security of bonds and stocks	\$1,756,056 92
26. (n) Interest due or accrued on item (22) and not in- cluded therein	40,464 62
	<u>1,796,521 54</u>

E.—Cash.

31. (a) On hand	\$91,379 42
32. (b) In banks and Loan Company:	
In Canada	\$537,364 27
Bank of Scotland, London, England	7,264 04
	<u>544,628 31</u>
	<u>636,007 73</u>

BALANCE SHEET.—Continued.

Cr.	Assets.	
F.—Assets not hereinbefore mentioned.		
37. (a) Securities owned beneficially by Company.....	\$5,811,936 95	
Interest	35,657 13	
		\$5,847,594 08
Total assets		\$9,822,001 97

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1914.

Cash (not already shown under (1)):

2. (i) On hand	\$162,988 05	
3. (ii) In bank	716,329 55	
		\$879,317 60

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:

10. (i) Principal		91,092 91
11. (ii) Interest, including interest on loans and stocks	\$186,292 76	
(iii) Insurance, taxes, etc., advanced by Company..		4,173 67

(b) On other securities, viz.: Bonds, stocks and debentures owned by Company:

12. (i) Principal, bonds, stocks and debentures owned.		917,100 82
13. (ii) Interest or dividends	301,766 68	
		488,059 44

(c) Loans on bonds, stocks and debentures:

14. (i) Principal, loans on bonds and stocks	}	4,648,160 82
15. (ii) Interest, included in item 11, part (ii)		

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales (not included in any of the foregoing items) ..		980 51
17. (b) Rents	\$3,415 46	3,415 46
Exchange	7,947 64	7,947 64

F.—Borrowed Money.

26. (b) Borrowed by taking deposits		11,078,197 79
27. (c) Borrowed on debentures (currency)		311,847 61
28. (d) Borrowed on debentures (sterling)		779,964 46

Totals \$19,210,258 73

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 4.)
1. (a) Loaned on mortgages of realty	\$81,032 08
(b) Loaned or invested in other securities:	
2. (i) Loans on security of bonds, stocks and debentures.....	4,411,795 80
3. (ii) Purchase of bonds, stocks and debentures	1,389,808 16
7. (c) Insurance or taxes advanced on property mortgaged to the Corporation	3,828 94

B.—Expended on Stock account.

8. Dividends paid on permanent stock	\$175,000 00	175,000 00
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C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank account interest on overdraft	\$6,727 12	
19. (b) Deposits: Principal		11,092,485 99
Interest	56,031 36	
20. (c) Debentures issued in Canada: Principal		176,883 14
Interest	68,545 31	
21. (d) Debentures issued elsewhere: Principal.....		872,337 45
Interest	127,711 94	
		259,915 73

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees and special tax	\$45,147 41	
26. (b) Commission or brokerage expenses <i>re</i> money borrowed or loaned	11,480 11	
27. (c) Special tax	7,827 62	
28. (d) Stationery, postage, printing and advertising	5,127 16	
29. (e) Law costs	71 99	
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates...	12,659 42	
32. (h) Registration fee	250 00	
33. (i) Directors' compensation for 1915	29,500 00	
		112,063 71

F.—Balance.

37. (a) Cash on hand and in banks and Loan Company	636,007 73
Total	\$19,210,258 73

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1915.

1. Amount of Debentures maturing in 1916: Issued in Canada, \$28,826.98; Issued elsewhere, £143,719 2s. 5d.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: No securities maturing in 1916 but stock loans, amounting to \$1,756,521.50, subject to call.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3½%; on debentures, currency, 4.054%; sterling, 4.362%; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1915:
(a) On mortgages of realty; (b) On other securities:
(i) Owned beneficially by the Corporation: (a) 5.882%; (b) Fluctuates.
(ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$1,139,389.37 is on realty situate in Ontario, and \$145,000.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
(i) Funds or securities owned beneficially, none.
(ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
(i) Owned beneficially: Number, 1; Amount, \$2,485.15.
(ii) Not so owned: Number, none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, \$3,349,540.93.
(ii) Not so owned, none.
11. How often are the securities held by the Corporation valued. Bonds and stocks watched closely each day, as well as loans on stocks.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. All officers and clerks. In sums ranging from \$1,000 to \$7,500. Amounting in all to \$50,500.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited: December 31st, 1915, and a running monthly audit throughout the year.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: Walter Stirling, Toronto, and Jas. A. Hall, Peterboro'.
For 1916: Walter Stirling, Toronto, and Jas. A. Hall, Peterboro'.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? 10% dividend paid quarterly on 1st January, April, July and October.
16. What is the date appointed for the Annual Meeting? January 14th, 1916. Date of last Annual Meeting? January 15th, 1915.
17. Special General Meetings held in 1915: Dates, none.

THE CREDIT FONCIER FRANCO-CANADIEN.

Head Office, 35 St. James Street, Montreal.

As to the Paris Board of Management ("Paris Committee,"), sec. 43-4 V., cap. 60 (Q.), secs. 30-35. 47 V., c. 62 (Q.), Sched. A, Art. 51, enacts as follows: "The general meetings shall be held before the 31st day of May in each year, either at the head office or at Paris in France, according as there may be more shares to order held and stock certificates to bearer deposited in the Province of Quebec or in France, thirty days before the meeting."

By resolution passed at a special general meeting of the Company, held pursuant to article 52 of the by-laws at Paris, France, on the 12th December, 1907, the directors were authorized to increase the capital stock from 25,000,000 francs (\$5,000,000) to 40,000,000 (\$8,000,000) by the issue of 30,000 new shares of 500 francs (\$100) each.

Agent for Ontario: William Edwin Long, Toronto.

CONSTATING INSTRUMENTS.

43-4 V., c. 60, Province of Quebec: An Act to incorporate the Company. Schedule A to the Act contains the original constitution and laws of the Company: See Act of Quebec (1884), 47 V., c. 52, *infra*.

44 V., c. 58, Dominion of Canada. Section 13 defines the Company's borrowing powers. (See also 62-63 Vic., c. 41 (D.), s. 20.)

44 V., c. 51, Province of Ontario, empowers the Company to establish branch offices in Ontario, to lend money, hold real estate in the Province, etc.

45 V., c. 84, Province of Quebec, amends 43-4 Vic., c. 60 (Q.).

46 V., c. 85, Dominion of Canada, assimilates the powers of the Company to those of other Loan Companies.

47 V., c. 62, Province of Quebec. Schedule A to the Act contains the revised constitution and laws of the Company.

55-56 V., c. 29 (D. Criminal Code, 1892), by sec. 205 (6 d) exempts the Company from the general law prohibiting lotteries.

63 V. (1900), c. 74, Province of Quebec. An Act to amend the Charter of the Credit Foncier Franco-Canadien.

ANNUAL STATEMENT

Of the condition and affairs of the Credit Foncier Franco-Canadien (Loan Company) of Montreal, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 35 St. James Street, in the City of Montreal in the Province of Quebec.

The chief agency for Ontario is situated at 42 Victoria Street, in the City of Toronto, in the Province of Ontario.

The chief agent and attorney for Ontario is Wm. Edwin Long, and his address is 42 Victoria Street, Toronto, in the Province of Ontario.

The board is constituted of eleven directors holding office for three years.

The directors and chief executive officers at the 31st December, 1915, were as follows, together with their respective terms of office:

J. H. Thors, President, Paris, France;	May, 1915;	May, 1918.
Hon. J. A. Ouimet, Vice-President, Montreal;	" 1915;	" 1918.
Hon. Sir A. R. Angers, Director, Montreal;	" 1915;	" 1918.
Rene Brice, Director, Paris, France	" 1913;	" 1916.
Count Moise de Camondo, Director, Paris, France;	" 1913;	" 1916.
A. Denfert Rochereau, Director, Paris, France;	" 1914;	" 1917.
H. Laporte, Director, Montreal;	" 1914;	" 1917.
J. E. Moret, Director, Paris, France;	" 1913;	" 1916.
Dr. E. Persillier Lachapelle, Director, Montreal;	" 1915;	" 1918.
Ch. Cahen d'Anvers, Paris, France;	" 1914;	" 1917.
L. Escoffier, Director, Paris, France;	" 1915;	" 1918.
M. Chevalier, General Manager, Montreal.		
T. R. Nelson, Assistant Manager, Montreal.		
J. Theo. Leclerc, Secretary, Montreal.		

A. Permanent capital stock: Total amount authorized, Fcs. 50,000,000—\$9,647,667.19; total amount subscribed, Fcs. 50,000,000—\$9,647,667.19, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Act or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		Francs.	Francs.	\$	
2. 50 per cent called	100,000	500	50,000,000	4,823,833 59	.....
	100,000	.....	\$9,647,667 19	4,823,833 59	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital 50 per cent. called; total called, \$4,823,833.59; total paid thereon..	\$4,823,833 59	
4. (d) Dividend declared in respect of (2), but not yet paid	52,339 30	
5. (e) Unappropriated profits in respect of (2).....	872,257 80	
6. (f) Reserve fund in respect of (2).....	3,358,534 18	
		\$9,106,964 87

Liabilities to the Public.

31. Debentures issued elsewhere than in Canada.....	\$38,222,972 12	
32. Interest accrued on (31).....	307,869 21	
39. Due on loans in process of completion or to pay assumed mortgages	69,042 75	
41. Other liabilities to the public, viz:		
42. (a) Due on debentures and coupons not yet presented	1,130,380 00	
44. (c) Sundries	283,307 72	
		40,013,571 80
Total liabilities		\$49,120,536 67

BALANCE SHEET.—Continued.

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by the Corporation.

1. (a) Office premises situate as follows:		
At Montreal, Quebec, held in freehold....	\$200,000 00	
2. (i) At Quebec, Quebec	10,000 00	
3. (ii) At Vancouver, British Columbia	300,000 00	
4. (iii) At Edmonton, Alberta	50,000 00	
(iv) At Regina, Saskatchewan	50,000 00	
5. (b) Freehold land (including building) other than foregoing	194,964 69	
		\$804,964 69

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$41,137,757 10	
11. (c) Interest due on item 9 and not included therein....	611,216 38	
Interest accrued on item 9, but not yet due....	264,822 02	
		42,013,795 50

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures	\$158,995 91	
15. (c) Debts secured by Public School debentures and Catholic School debentures	251,903 26	
20. (h) Debts secured only by permanent stock or shares of the Corporation	3,593 74	
22. (j) Call loans	128,359 22	
23. (k) Debts secured by debentures of incorporated companies	102,077 92	
24. (l) Debts secured by French War Loan	1,132,138 74	
		1,777,068 79

E.—Cash.

31. (a) On hand	\$6,868 24	
32. (b) In banks	3,725,811 27	
		3,732,679 51

F.—Assets not hereinbefore mentioned.

42. (f) Sundries	792,028 18	
Total assets	\$49,120,536 67	

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

For the Province of Ontario only.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1914.

2. Cash on hand and in banks	\$125,300 43
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CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10.	(i) Principal	\$441,782 02
11.	(ii) Interest	272,808 49
	(iii) Insurance, etc., advanced borrowers, and repaid	4,827 16
(b) On other securities:		
12.	(i) Principal	186,010 00
13.	(ii) Interest	6,984 34
		<u>\$912,412 01</u>

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents	15 00
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E.—Miscellaneous.

18. (a) Commission	\$617 65	
19. (b) Premium or bonus on loans	1,635 85	
		<u>2,253 50</u>
Total	\$1,039,980 94	

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

For the Province of Ontario only.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	Total Col. 4.
1. (a) Loaned on mortgages of realty	\$197,239 92	
7. (c) Insurance, etc., advanced on property and mortgaged to the Corporation	4,744 01	
		<u>\$201,983 93</u>

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$8,489 11	
26. (b) Commission or brokerage	350 00	
28. (d) Stationery, postage, printing and advertising	501 77	
29. (e) Law costs	6 45	
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	2,802 12	
31. (g) Travelling expenses	9 26	
32. (h) Registration fees	300 00	
33. (i) Ontario Government tax	5,322 27	
		<u>17,780 98</u>

E.—Other Expenditure, viz.:

34. (a) Remitted to head office	498,570 60
---------------------------------------	------------

F.—Balance.

37. (b) Cash on hand and in banks	221,645 48
Total	<u>\$1,039,980 94</u>

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; Issued elsewhere—a certain number are retired from circulation each year by drawing.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: No special record kept of loans maturing each year.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, 4.90%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) About 6.59%; (b) About 5%.
 - (ii) Not owned beneficially: (a) All securities are owned beneficially.
6. Of the mortgages owned beneficially by the Corporation, \$4,181,184.57 is on realty situate in Ontario, and \$36,956,572.53 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, \$224,225.29.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., 136; Amount, \$243,867.77.
 - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$82,500,000.00.
11. How often are the securities held by the Corporation valued? At no regular periods.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: General manager to the extent of 100 shares of the Company and the directors to the extent of 50 shares each.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies?
13. Date when the accounts of the Corporation were last audited: 28th February, 1916.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):

For 1915: J. O. Gravel and T. Bienvena, both of Montreal.
For 1916: J. O. Gravel and T. Bienvena, both of Montreal.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively: 1st of June, 1915, on basis of 10.40%.
16. What is the date appointed for the Annual Meeting? May, 1916. Date of last Annual Meeting? 17th May, 1915.
17. Special General Meetings held in 1915: Dates, none.

CROWN SAVINGS AND LOAN COMPANY.

Head Office, Petrolea, Ontario.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, R.S.O. 1877, c. 164, by declaration filed with the Clerk of the Peace for the County of Lambton, 30th January, 1882.

The lending and borrowing powers of the Company are now governed by the Loan and Trust Corporations Act, R.S.O. 1914, Chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Crown Savings and Loan Company of Petrolea at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at the Town of Petrolea in the Province of Ontario.

The Board is constitute of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective office:

J. L. Englehart, President, Toronto;	February 4th, 1915;	February 3rd, 1916.
C. O. Fairbank, Vice-President, Petrolea;	"	"
Charles Egan, Director, Petrolea;	"	"
G. G. Moncrieff, Director, Petrolea;	"	"
Joseph McCormick, Director, Kertch;	"	"
Wm. Mackesy, Director, Oil City;	"	"
Robert Jackson, Director, Petrolea;	"	"
B. P. Corey, Director, Petrolea;	"	"
C. Egan, Manager, Petrolea;	"	"

A. Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$236,700.00, as more particularly set out in Schedule A hereto.

SCHEDULE A

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.
Fully called	4,734	\$ 50	\$ 236,700	\$ 236,700 00

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, ...; total paid thereon	\$236,700 00	
5. (e) Unappropriated profits	6,555 90	
6. (f) Reserve fund in respect of (1)	73,500 00	
		\$316,755 90

Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal	\$50,142 25	
29. Debentures issued in Canada	181,531 69	
		231,673 94
Total liabilities		\$548,429 84

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold land	\$1,087 47
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B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	529,286 79
---	------------

E.—Cash.

31. (a) On hand	1,759 75	
33. (i) In bank	16,295 83	
Total assets		\$548,429 84

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1914.

1. Cash.		
2. (i) On hand	Col. 3.	Col. 4.
3. (ii) In bank	\$340 44	
	9,615 22	

B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on joint stock permanent capital	5,650 00
5. (b) Premiums on (4)	1,130 00

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

C.—Receipts on account of Investments, Loans,
or Debts.

(a) On Mortgages of Realty:		Col. 1.	Col. 3.	Total Col. 4.
10.	(i) Principal		\$58,127 97	
11.	(ii) Interest	\$29,829 51		
(b) On other securities:				
12.	(ii) Interest and general interest...	784 30		

F.—Borrowed Money.

26.	(b) Borrowed money by taking deposits...		78,063 30	
27.	(c) Borrowed on debentures		60,700 00	
Totals		\$30,613 81	\$213,626 93	\$244,240 74

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	Col. 3.	Total Col. 4.
1. (a) Loaned on mortgages of realty.....		\$98,361 80	
6. (c) Real estate purchased		1,087 47	

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	\$14,176 99
--	-------------

C.—Borrowed Money (other than foregoing)
or interest thereon paid, viz.:

19. (b) Deposits:		
Principal		61,980 16
Interest	1,413 44	
20. (c) Debentures issued in Canada:		
Principal		38,114 02
Interest	7,690 58	

D.—Management Expenses (other than fore-
going).

25. (a) Salaries, wages and fees	1,866 00
28. (d) Stationery, postage, printing and adver- tising	283 16
30. (f) Fuel, rent, taxes (other than in 7 and 32)	275 00
32. (h) Registration fees, Provincial and War taxes	601 81
33. (i) Other management expenditure.....	334 72

F.—Balance.

37. (a) Cash on hand		1,759 75	
(b) Cash in bank		16,295 83	
Totals	\$26,641 71	\$217,599 03	\$244,240 74

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$38,650.00; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$87,000.00.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, $3\frac{1}{2}\%$; on debentures, $4\frac{1}{2}\%$; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 5.95% ; (b) $5\frac{1}{2}\%$.
 - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$529,286.79 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., none; Amount, none.
 - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: Estimated \$1,500,000.00.
 - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Manager, \$5,000; Accountant, \$1,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies?
Guarantee Company.
13. Date when the accounts of the Corporation were last audited.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):
For 1915: J. M. Fowler and A. M. McQueen.
For 1916:
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively: June 30th, 1915, 3% ; December 31st, 1915, 3% .
16. What is the date appointed for the Annual Meeting? February 3rd, 1916. Date of last Annual Meeting? February 4th, 1915.
17. Special General Meetings held in 1915: Dates, none.

THE DOMINION SAVINGS AND INVESTMENT SOCIETY.

Head Office, London, Ontario.

Incorporated under Chapter 53 of the Consolidated Statutes of Upper Canada as a Permanent Building Society, by declaration filed with the Clerk of the Peace for the County of Middlesex, 20th April, 1872.

The lending and borrowing power are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Dominion Savings and Investment Society of London, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 371 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

Thomas H. Purdom, K.C., Pres., London, Ont.;	February 8, 1916;	February 13, 1917.
John Ferguson, Vice-President, London, Ont.;	"	"
W. J. McMurtry, Director, London, Ont.;	"	"
John Purdom, Director, London, Ont.;	"	"
Samuel Wright, Director, London, Ont.;	"	"
John Milne, Director, London, Ont.;	"	"
Nathaniel Mills, Managing-Director, London, Ont.;	"	"

A. Permanent capital stock; total amount authorized, \$1,500,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total amount unpaid and constituting an asset of the Corporation.
		\$	\$	\$ c.	\$ c.
Fully called stock.	20,000	50	1,000,000	934,796 76	65,203 24

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr.

Capital and Liabilities.

(Capital (Liabilities to Stockholders or Shareholders)).

1. (a) Ordinary joint stock capital fully called; total called, total paid thereon	\$934,300 00	
2. (b) Ordinary joint stock capital;% called; total called; total paid thereon	496 76	
4. (d) Dividends declared in respect of (1), (2), but not yet paid	23,357 50	
6. (f) Reserve fund in respect of (1), (2)	235,000 00	
7. (g) Contingent fund in respect of (1), (2)	5,129 84	
		\$1,198,284 10

Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal, including interest)	\$678,977 49	
29. Debentures issued in Canada	112,289 40	
30. Interest due and accrued on (29)	2,385 43	
31. Debentures issued elsewhere than in Canada	267,347 83	
32. Interest due and accrued on (31)	1,481 20	
		1,062,481 35
Total liabilities		\$2,260,765 45

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$1,538,424 42
10. (b) Debts secured by mortgaged land held for sale	89,546 19

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

16. (d) Debts secured by Loan Corporations debentures	15,479 92
20. (h) Debts secured only by permanent stock or shares of the Corporation	58,530 35
22. (j) Debts secured by Insurance Policies	508 50
23. (k) Debts secured by Industrial Debentures	35,949 00
24. (l) Debts secured by stocks and bonds	483,567 31

E.—Cash.

31. (a) On hand	4,685 92
32. (b) In banks in Canada	30,372 04
In banks in England and Scotland	3,701 80

Total assets

\$2,260,765 45

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1914.

(Total Col. 4)

(a) Cash not already shown under (1):		
2	(i) On hand	\$4,096 29
3	(ii) In banks	13,894 27

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of Realty:		
10.	(i) Principal	181,605 32
11.	(ii) Interest	70,161 43
(b) On other securities:		
12.	(i) Principal	88,164 63
13.	(ii) Interest or dividends	32,683 46

F.—Borrowed Money.

26.	(b) Borrowed by taking deposits	1,324,328 54
27.	(c) Borrowed on debentures	107,496 06
Total		\$1,932,430 00

CASH ACCOUNT.

Expenditures for the year ending 31st December, 1915.

I.—Expended on Corporation Account

A.—Sums Loaned or Invested on Capital Account.

(Total Col. 4.)

1.	(a) Loaned on mortgages of realty	\$206,678 01
(b) Loaned and invested in other securities, viz.:		
3.	(ii) On stocks, bonds and debentures	56,516 65

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	46,715 00
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C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19.	(b) Deposits:	
	Principal	1,292,082 23
	Interest	25,005 05
20.	(c) Debentures issued in Canada:	
	Principal	26,920 00
	Interest	4,622 92
21.	(d) Debentures issued elsewhere:	
	Principal	106,774 66
	Interest	12,573 65

D.—Management Expenses (other than foregoing).

25.	(a) Salaries, wages and fees	9,008 92
26.	(b) Commission or brokerage	727 82

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

28. (d) Stationery, postage, printing and advertising	2,011 37
29. (e) Law costs	15 00
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates	2,462 61
31. (g) Travelling expenses	33 90
32. (h) Registration fee	150 00

E.—Other Expenditures, viz.:

34. (a) Patriotic Fund	500 00
35. (b) Telephone and telegraph	161 98
36. (c) Sundries	712 42

F.—Balance.

37. (a) Cash on hand and in bank	38,759 76
Totals	\$1,832,430 00

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$42,584.40; issued elsewhere, \$113,661.00 (£23,355).
2. Amount of other existing obligations which will mature in 1916: Exclusive of deposits, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$456,338.14.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.754%; on debentures, 4.342%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) —; (b) —.
 - (ii) Not owned beneficially: (a) none; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$1,570,157.09 is on realty situate in Ontario, and \$57,813.52 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, —.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No. 3; amount, \$467.95.
 - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$2,780,518.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$10,000; Accountant, \$5,000; Teller, \$5,000.
 (b) Are the said bonds executed by private sureties or by Guarantee Companies: Guarantee Company except the accountant, by private individual.
13. Date when the accounts of the Corporation were last audited? 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
 For 1915: John Lochead and W. J. Harvey, London.
 For 1916: John Lochead and W. J. Harvey, London.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? January 1st, July 1st at rate of five (5) per cent. per annum.
16. What is the date appointed for the Annual Meeting, 8th February, 1916. Date of last Annual Meeting? 9th February, 1915.
17. Special General Meetings held in 1915: Dates, none.

EAST LAMBTON FARMERS' LOAN AND SAVINGS COMPANY.

Head Office, Forest, Ontario. (Company's By-law No. 29).

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 19th December, 1891.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the East Lambton Farmers' Loan and Savings Company of Forest, Ontario, at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 74, south side King Street, in the Town of Forest, in the Province of Ontario.

The Board is constituted of eight directors, holding office for two years.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

James Hutton, M.D., President, Forest;	February, 1915,	February, 1917.
R. J. McCormick, Vice-Pres., Watford, R.R. No. 2;	" 1916,	" 1918.
P. Cairns, Director, Forest;	" 1915,	" 1917.
Duncan Weir, Director, Forest;	" 1915,	" 1917.
John McE. Shaw, Director, Forest;	" 1915,	" 1917.
Wm. N. Ironside, Director, Thedford;	" 1916,	" 1918.
Walter Percy, Director, Arkona;	" 1916,	" 1918.
John N. Douglas, Director, Forest;	" 1916,	" 1918.
N. Tripp, Manager-Secretary, Forest;		until changed.

A.—Permanent capital stock: Total amount authorized, \$500,000; total amount subscribed \$213,500.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Societies Act.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		\$	\$	\$ c.	\$ c.
1. Fully called stock	4,270	50	213,500	213,250 00	250 00

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$213,500.00; total paid thereon	\$213,250 00	
4. (d) Dividends declared in respect of (1), but not yet paid	6,397 50	
Unclaimed previous dividend	42 00	
6. (f) Reserve fund in respect of (1)	51,473 80	
7. (g) Contingent fund in respect of (1)	68 90	
		\$271,232 20

Liabilities to the Public.

27 Deposits (right reserved to require 30 days' notice of any withdrawal)	\$152,394 93	
29. Debentures issued in Canada	80,605 00	
30. Interest due and accrued on (29)	1,361 80	
		234,361 73
Total liabilities		\$505,593 93

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At Forest, Ont., held in freehold	\$3,000 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$273,513 97	
11. (c) Interest due and accrued on item (9) and not included therein	17,030 35	
		290,544 32

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Debts secured by municipal bonds or debentures ..	\$121,229 80	
15. (c) Debts secured by Public School debentures	54,711 09	
20. (h) Debts secured only by permanent stock or shares of the Corporation	11,137 85	
26. (n) Interest due and accrued on items (14), (15) and (20) and not included therein	7,258 38	
		194,337 12

E.—Cash.

31. (a) On hand and in bank	17,712 49	
Total		\$505,593 93

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1914.

(b) Cash:		
2.	(i) On hand	\$2,333 69
	(ii) In bank	918 95
		<u>\$3,152 64</u>

B.—Sums Received Wholly or Partly on Capital Stock.

4.	(a) Calls on Joint Stock permanent capital	3,425 00
5.	(b) Premiums on (4)	530 00

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10.	(i) Principal	\$27,606 55
11.	(ii) Loans on stock	542 75
(b) On other securities:		
12.	(i) Principal, municipal debentures	9,740 44
13.	(ii) North West school debentures	9,640 69
(c) Unsecured Debts:		
15.	(ii) Interest on (10), (11), (12), (13)	27,102 02
		<u>74,632 45</u>

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17.	(b) Rents	\$4 00
-----	-----------------	--------

F.—Borrowed Money.

26.	(b) Borrowed by taking deposits	\$112,936 82
27.	(c) Borrowed on debentures	28,350 00
		<u>141,286 82</u>
Total		<u>\$223,110 91</u>

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

		(Col. 1.)	(Col. 4.)
1.	(a) Loaned on mortgages of realty	\$30,954 00	
(b) Loaned on other securities:			
2.	(i) On municipal debentures	13,327 00	
3.	(ii) N. W. school debentures	7 80	
4.	(iii) Stock	200 00	
		<u></u>	<u>\$44,488 80</u>

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	\$12,583 15	
	(a) Interest paid on unclaimed dividend	36 00	
		<u></u>	<u>12,619 15</u>

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank account, interest on overdraft	\$146 65	
19. (b) Deposits: Principal	105,026 74	
Interest	5,230 76	
20. (c) Debentures issued in Canada:		
Principal	32,125 00	
Interest	3,402 87	
		145,932 02

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$1,390 00	
28. (d) Stationery, postage, printing and advertising	192 00	
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates ..	175 00	
32. (h) Registration fees, including filing fee	55 00	
33. (i) Other management expenditure	80 71	
		1,892 71

E.—Other Expenditures, viz.:

34. (a) Repairs to office building	\$25 00	
36. (e) Government taxes	440 74	
		465 74

F.—Balance.

37. (a) Cash on hand and in bank	17,712 49	
Total	\$223,110 91	

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$49,294.00; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, —.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits 3.55%; on debentures, 4%; on debentures stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 5.55%; (b) 5.70%.
 - (ii) Not owned beneficially: (a) none; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$264,266.97 is on realty situate in Ontario, and \$9,247.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No., none; amount, none.
 - (ii) Not so owned, No., none; amount, none.

10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$602,100.00.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Manager, \$5,000.00.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited. December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: A. Williams, Alex. Jameson, Forest, Ont.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? January 2nd, 6%; July 2nd, 6%.
16. What is the date appointed for the Annual Meeting? February 25th, 1916. Date of last Annual Meeting? February 26th, 1915.
17. Special General Meetings held in 1915: Dates, none.

THE FRONTENAC LOAN AND INVESTMENT SOCIETY.

Head Office, Kingston, Ont.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies' Act, Consolidated Statutes of Upper Canada, chap. 53, by declaration filed with the Clerk of the Peace for the County of Frontenac, 13th August, 1863.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914 chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Frontenac Loan and Investment Society of Kingston, Ontario, on the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 87 Clarence Street, in the City of Kingston, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

Lieut.-Col. Henry R. Smith, C.M.G., President, Ottawa, Ont.;	March, 1915;	March, 1916
Dr. R. C. Cartwright, Vice-President, Napanee, Ont.;	"	"
W. H. Moutray, Director, Stella, Ont.;	"	"
Lieut.-Col. A. B. Cunningham, Director, Kingston, Ont.;	"	"
W. F. Nickle, M.P., K.C., Director, Kingston, Ont.;	"	"
Lieut.-Col. S. C. McGill, Manager, Kingston, Ont.;	"	"

A.—Permanent capital stock: Total amount authorized, unlimited; total amount subscribed, \$200,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
Fully called	4,000	\$ 50	\$ 200,000	\$ 200,000	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called; total called, \$200,000.00; total paid thereon	\$200,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid	6,093 00	
6. (f) Reserve fund in respect of (1)	30,000 00	
7. (g) Contingent fund in respect of (1)	12,450 00	
		\$248,543 00

Liabilities to the Public.

27. Deposits, including unclaimed deposits (right reserved to require 30 days' notice of any withdrawal)....	\$66,999 34	
29. Debentures issued in Canada	3,500 00	
30. Interest due or accrued on (29)	70 00	
		70,569 34
42. (a) Owing to solicitors		59 85
Total liabilities		\$319,172 19

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Kingston, Ont., held in freehold.....	\$5,038 11	
5. (b) Freehold land (including buildings) other than fore- going	199 01	
		\$5,237 12

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$216,882 19	
10. (b) Debts secured by mortgaged land held for sale....	12,035 81	
		228,918 00

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

20. (h) Debts secured only by permanent stock or shares of the Corporation and accrued interest	\$18,766 78	
22. (j) Debts secured by bonds	10,013 50	
23. (k) Debts secured by preferred stocks, etc., etc.	41,229 71	
24. (l) Debts secured by life assurance policy	4,110 00	
		74,119 99

E.—Cash.

31. (a) Cash on hand	\$922 96	
32. (b) In banks	9,874 12	
		10,797 08

F.—Assets not hereinbefore mentioned.

38. (b) Office furniture		100 00
Total assets		\$319,172 19

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1914.

(i) Cash not already shown under (1):		
2.	(i) On hand	\$484 86
3.	(ii) In bank	10,872 35
		<u>\$11,357 21</u>

C.—Receipts on account of Investments, Loans or Debts.

(a) On Mortgages of Realty:		
10.	(i) Principal }	51,468 78
11.	(ii) Interest }	
(b) On other securities:		
12.	(i) Principal	2,150 33
13.	(ii) Interest or dividends	2,878 57

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents	246 00
-------------------------	--------

F.—Borrowed Money.

26. (b) Borrowed by taking deposits	69,284 07
27. (c) Borrowed on debentures	3,000 00

G.—Receipts from other Sources.

30. (a) Conveyancing fees	116 75
Totals	<u>\$140,501 71</u>

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty	Total. Col. 4. \$33,737 58
--	-------------------------------

B.—Expended on Stock Account.

8. Dividend paid on permanent stock	9,996 25
---	----------

C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:

19. (b) Deposits:	
Principal	77,326 37
Interest	33 61
20. (c) Debentures issued in Canada:	
Principal	4,500 00
Interest	140 00

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

D.—Management Expenses (other than foregoing).	
25. (a) Salaries, wages and fees	\$2,759 17
26. (b) Commission or brokerage	58 80
28. (d) Stationery, postage, printing and advertising	124 35
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	331 34
32. (h) Registration fees	415 00
33. (i) Other management expenditure	70 90
E.—Other Expenditure, viz.:	
34. (a) Advanced on real estate	22 25
35. (b) Government war tax	135 38
36. (c) Incidentals	12 96
Repairs	40 67
F.—Balance.	
37. (a) Cash on hand and in banks	10,797 08
Totals	\$140,501 71

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$500; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, none.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3%; on debentures, 4%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 5.86%; (b) 6%.
 - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$174,609.01 is on realty situate in Ontario, and \$54,278.99 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., none; Amount, none.
 - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: Approximately, \$421,825.00.
11. How often are the securities held by the Corporation valued? When loan is applied for and further when necessary.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Cashier, \$2,000.00.
- (b) Are the said bonds executed by private sureties or by Guarantee Companies? Private.
13. Date when the accounts of the Corporation were last audited: February, 1916.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):

For 1915: J. H. Birkett and James F. Leslie.

For 1916: Not yet appointed.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively: 2½% each on 4th January, 1915, and 5th July, 1915.
16. What is the date appointed for the Annual Meeting: 15th March, 1916. Date of last Annual Meeting: 17th March, 1915.
17. Special General Meetings held in 1915: Dates, none.

THE GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY.

Head Office, Guelph, Ontario.

Incorporated under the Buildings Societies Act (Consol. Statutes U.C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Wellington, 19th January, 1876.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Guelph and Ontario Investment and Savings Society of Guelph, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on corner of Cork and Wyndham Streets, in the City of Guelph, in the Province of Ontario.

The Board is constituted of six directors holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

Alexander Baine Petrie, President, Guelph;	February, 1915; February, 1916.
Henry Howitt, M.D., 1st Vice-President, Guelph;	" "
George D. Forbes, 2nd Vice-President, Hespeler;	" "
Charles E. Howitt, Director, Guelph;	" "
George Shortreed, Director, Guelph;	" "
J. E. McElderry, Man. Dir. and Sec.-Treas., Guelph;	" "

A. Permanent capital stock: total amount authorized, \$1,000,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class I.—Fixed and Permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		\$	\$	\$ c.	\$ c.
1. Fully called stock, ...	10,326	50	516,300	516,300 00	.....
2. Partly "	8,514	50	425,700	112,440 00	313,260 00
3. Instalment Stock (payable by fixed periodical payments and still in process of payment)	472	50	23,600	14,955 00	8,645 00
Totals.	19,312	.....	965,600	643,695 00	321,905 00

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders.)

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called \$439,900.00; total paid thereon	\$439,900 00	
2. (b) Ordinary joint stock capital, 20 per cent. called; total called, \$85,400.00; total paid thereon	112,440 00	
4. (d) Dividends declared in respect of (1) and (2), but not yet paid	27,537 93	
5. (c) Unappropriated profits in respect of (1), (2), (3) and (8)	26,671 84	
6. (f) Reserve fund in respect of (1), (2), (3) and (8) ..	635,082 50	
8. (h) Instalment permanent stock (payable by fixed periodical payments; total subscribed, \$100,000.00; on which has been paid	91,355 00	
9. (i) Dividends declared on (8) but not paid	4,553 87	
10. (j) Unappropriated profits on (8) ... }	Included in Items (5), (6).	
11. (k) Reserve fund in respect of (8) .. }		
13. (m) Instalments or premiums on (8) paid in advance: Instalments, \$31,740.00; premiums, \$17,214.00		\$1,337,541 14

Liabilities to the Public.

27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal ...	\$556,486 66	
28. Interest on deposits, due or accrued or capitalized	7,711 81	
29. Debentures issued in Canada	1,807,946 00	
30. Interest due and accrued on (29)	39,572 31	
31. Debentures issued elsewhere than in Canada	235,102 24	
32. Interest due and accrued on (31)	5,590 76	
41. Other liabilities to the public, viz.:		
43. (b) War tax accrued	1,241 03	
		2,653,650 81
Total liabilities		\$3,991,191 95

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises at Guelph, Ont. (held in freehold) ..	\$20,000 00	
5. (b) Freehold land (including buildings) other than the foregoing	17,011 67	
		\$37,011 67

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land, including accrued interest	3,149,948 90
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C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Municipal bonds or debentures	\$301,781 78
15. (c) Public School debentures	2,000 00

BALANCE SHEET.—Continued.

16. (d) Debts secured by Loan Corporation debentures	\$22,584 53	
17. (e) Debts secured by Dominion Government stock or bonds	48,427 60	
20. (h) Debts secured only by permanent stock or shares of the Corporation	4,632 87	
26. (n) Interest due and accrued on items (14) to (20) and not included therein	7,526 35	
		\$386,953 13
E.—Cash.		
31. (a) On hand	\$7,168 76	
32. (b) In bank, Guelph, Ont.	375,745 01	
34. (ii) In Bank of Montreal, London, England	34,072 82	
		416,986 58
F.—Assets not hereinbefore mentioned.		
37. (a) Rents accrued		291 67
Total assets		\$3,991,191 95

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1914.

	(Col. 1.)	(Total Col. 4.)
2. (i) On hand	\$8,634 18	
(ii) In bank	256,434 83	
		\$265,069 01

Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on joint stock permanent capital	\$32,375 00	
(aa) Joint stock received in advance of calls	3,010 00	
5. (b) Premiums on (4)	3,861 50	
		39,246 50

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty (including renewals):		
10. (i) Principal	\$313,604 95	
11. (ii) Interest	240,881 17	
(b) On other securities:		
12. (i) Principal	32,838 23	
13. (ii) Interest or dividends	5,218 95	
		592,543 30

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales (not included in any of the foregoing items)	\$9,142 71	
17. (b) Rents of portion of office building	1,535 11	
		10,677 82

E.—Miscellaneous.

(h) Profits on sterling exchange	1,208 22
--	----------

F.—Borrowed Money.

26. (b) Borrowed by taking deposits, including interest capitalized	\$912,744 33
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BALANCE SHEET.—Continued.

Receipts for the year ending 31st December, 1915.

27. (c) Borrowed on debentures, currency	\$373,164 26	
28. (d) Borrowed on debentures, sterling	17,202 53	
		\$1,303,111 12

G.—Receipts from Other Sources.

30. (a) Interest on bank deposits, etc., net	\$8,270 05	
(b) Exchange, collection charges, etc., net	402 28	
		8,672 33
Total		\$2,220,528 30

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty, including renewals.	\$160,526 06	
(b) Loaned or invested on other securities:		
2. (i) On Loan Corporation's debentures	249,948 18	
3. (ii) Dominion of Canada War Loan	48,427 60	
4. (iii) Loan Corporation's debentures	7,350 00	
5. (iv) On Loan Corporation's permanent stock	1,392 00	
		\$467,643 84

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	60,978 65
--	-----------

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19. (b) Deposits: Principal	\$864,378 99	
Interest	15,518 72	
20. (c) Debentures issued in Canada: Principal	249,136 97	
Interest	82,300 41	
21. (d) Debentures issued elsewhere: Principal	22,677 52	
Interest	11,275 59	
		1,245,288 20

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$18,254 81
26. (b) Commission and expenses in connection with moneys borrowed and lent	1,267 66
27. (c) Caretaking, etc.	466 50
28. (d) Stationery, postage, printing and advertising	2,000 67
29. (e) Law costs	33 15
30. (f) Fuel, rent, taxes (other than in F and 32) and rates	3,223 29
31. (g) Travelling expenses	1,472 30
32. (h) Registration fees	230 00
33. (i) Other management expenditure	561 13
(j) War taxes	1,536 20

29 045 71

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

E.—Other Expenditures, viz.:

34. (a) Taxes, insurance and repairs on portion of office building leased	\$585 32
---	----------

F.—Balance.

37. (a) Cash on hand and in bank in Canada	\$382,913 76	
Cash in Bank of Montreal, London, England	34,072 82	
		416,986 58
Total	\$2,220,528 30	

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$243,637.72 (including overdue debentures); issued elsewhere, \$62,714.60.
2. Amount of other existing obligations which will mature in 1916: Other than deposits, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$1,208,067.68; including those overdue and those payable on demand.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 2.8444%; on debentures, 4.8013%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 7.6382%; (b) 4.7734%.
 - (ii) Not owned beneficially: (a) none; (b) none.
6. Of the mortgages owned beneficially by the Corporation \$415,506.21 is on realty situate in Ontario, and \$2,734,442.69 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, \$25,184.54.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No. 37; amount, \$61,857.88.
 - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$7,477,025.00.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? The mortgages are inspected annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Managing Director, \$10,000.00; other officers, \$16,000.00; some of the solicitors are also under bond.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies? By Guarantee Companies, except one firm of solicitors.
13. Date when the accounts of the Corporation were last audited? As at December 31st, 1915. The accounts for January, 1916, have also been audited.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):

For 1915: J. W. Kilgour, Guelph; J. M. Scully, F.C.A., Berlin.

For 1916: J. W. Kilgour, Guelph; J. M. Scully, F.C.A., Berlin.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? 2nd January and 2nd July 10% per annum.
16. What is the date appointed for the Annual Meeting? February 16th, 1916. Date of last Annual Meeting? February 17th, 1915.
17. Special General Meetings held in 1915: Dates, February 17th, 1915.

THE GREY AND BRUCE LOAN COMPANY.

(Formerly the Owen Sound, Grey and Bruce Loan and Savings Company.)

Head Office, Owen Sound, Ontario.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, R.S.O., 1887, c. 169, as a permanent Building Society under the name of the Owen Sound, Grey and Bruce Loan and Savings Company, by Declaration filed with the Clerk of the Peace for the County of Grey, 10th May, 1889.

The corporate name was by Order in Council of Ontario, 15th September, 1897, changed to the Grey and Bruce Loan Company.

The lending and borrowing powers of the Company are governed by the Loan and Trust Corporations Act, R.S.O. 1914, Chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Grey and Bruce Loan Company, of Owen Sound, Ont., at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 861 Second Avenue East, in the Town of Owen Sound, in the Province of Ontario.

The Board is constituted of nine directors, holding office for one year.

The directors and chief executive officers of the Corporation as at 31st December, 1915, were as follows, together with their respective terms of office:

S. J. Parker, President, Owen Sound;	Feb. 3rd, 1915; Feb. 2nd, 1916.
Capt. Robt. McKnight, Vice-Pres., Owen Sound;	" "
Robert Wightman, Director, Owen Sound;	" "
W. H. Taylor, Director, Owen Sound;	" "
John McDonald, Director, Chatsworth;	" "
Wm. Thomson, Director, Grimston;	" "
W. J. Paterson, Director, Owen Sound;	" "
H. B. Smith, Director, Owen Sound;	" "
John Parker, Director, Owen Sound, Ont.;	" "
Wm. P. Telford, Secretary and Manager, Owen Sound;	" "

A.—Permanent capital stock: Total amount authorized, \$500,000; total amount subscribed, \$500,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Societies Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		\$	\$	\$	
1. Fully called stock.....	8,854	50	443,200	443,200	.....
2. Partly called stock .	1,136	50	56,800	695	.....
Totals.....	10,000	.....	500,000	443,895	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$443,200; total paid thereon, \$443,200	\$443,200 00	
2. (b) Ordinary joint stock capital, total called, \$56,800; total paid thereon, \$695	695 00	\$443,895 00
4. (d) Dividends declared in respect of (1) and (2), but not yet paid		13,316 85
5. (e) Unappropriated profits		107 86
6. (f) Reserve fund in respect of (1) and (2)		52,000 00

Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal)	\$67,212 81	
29. Debentures issued in Canada	133,336 00	
30. Interest due or accrued on (29)	2,120 59	202,669 40
Total liabilities		\$711,989 11

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Owen Sound, held in freehold	22,000 00	
5. (b) Freehold land other than foregoing	2,582 08	
7. (d) Office furniture and safety deposit boxes	671 00	
8. (c) Rents, accrued	433 33	\$25,686 41

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$630,156 15	
10. (b) Insurance premiums and other mortgage charges...	517 66	
11. (c) Interest due and accrued on item (9), not included therein	16,913 97	647,587 68

C.—Debts not above enumerated for which the Corporation holds securities as follows:

20. (h) Debts secured by permanent stock or shares of the Corporation. Loaned on notes with Grey and Bruce Loan Co.	\$34,656 32	
26. (n) Interest due and accrued on item (20) and not included therein. Interest accrued on bills receivable	1,996 56	36,652 88

E. Cash.

31. (a) On hand and in bank	2,062 14	
Total assets		\$711,989 11

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1914.

(b) Cash not already shown under (1):

2.	(i) On hand	\$550 35	
3.	(ii) In bank	3,509 94	
			\$4,060 29

B.—Sums received wholly or partly on Capital Stock.

9.	Transfer fees		8 07
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C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:

10.	(i) Principal and insurance premiums, etc.	\$37,267 47	
11.	(ii) Interest	36,416 53	

(b) In other securities:

12.	(i) Principal: stock loans repaid	22,653 70	
13.	(ii) Interest on stock loans	1,339 90	
			97,677 60

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17.	(b) Rent of part of office premises		1,554 40
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F.—Borrowed Money.

26.	(b) Borrowed by taking deposits	\$121,064 66	
27.	(c) Borrowed on debentures	22,585 00	
			143,649 66

G.—Receipts from other Sources.

30.	(a) Rents of safe deposit boxes	\$101 49	
	(b) Interest from Merchants Bank	325 19	
			426 68

Total			\$247,376 70
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CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1.	(a) Loaned on mortgages of realty	\$38,156 84	
	(b) Loaned or invested in other securities, viz.:		
2.	(i) On Company's stock	22,641 82	
7.	(c) Insurance and taxes advanced on property mortgaged to the Corporation	459 29	
			\$61,257 95

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	\$26,633 49
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C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank account, interest paid bank	21 75
19. (b) Deposits:	
Principal	\$96,347 24
Interest	2,101 90
20. (c) Debentures payable in Canada:	
Principal	45,450 00
Interest	8,449 93
	152,349 07

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$2,280 00
28. (d) Stationery, postage, printing and advertising	171 05
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	1,337 67
32. (h) Registration and filing fees and Provincial tax	634 87
33. (i) Other management expenditure	357 61
War tax	271 10
	5,052 30

F.—Balance.

37. (a) Cash on hand and in bank	2,062 14
Totals	\$247,376 70

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$45,049 00; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$116,922.94.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3¼%; on debentures, 4¼%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty: (b) on other securities:
 - (i) Owned beneficially by the Corporation: (a) 6½%; (b) 6½%.
 - (ii) Not owned beneficially: (a) All securities are owned beneficially.
6. Of the mortgages owned beneficially by the Corporation, all excepting \$2,999.15 is on realty situate in Ontario, and \$2,999.15 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No., none; amount, none.
 - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$1,200,000.00.
 - (ii) Not so owned, none.

11. How often are the securities held by the Corporation valued? At time loans are made.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Manager, for \$10,000.00, and solicitor for \$4,000.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Private sureties.
13. Date when the accounts of the Corporation were last audited? To December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: A. F. Armstrong and H. H. Burgess.
For 1916: A. F. Armstrong and H. H. Burgess.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? January 1st and July 1st, 6% per annum.
16. What is the date appointed for the Annual Meeting? 1st Wednesday in February.
Date of last Annual Meeting? February 3rd, 1915.
17. Special General Meetings held in 1915: Dates, none.

THE HAMILTON PROVIDENT AND LOAN SOCIETY.

Head Office, Hamilton, Ont.

CONSTATING INSTRUMENTS.

1871. Declaration of Incorporation under Building Societies' Act (Consol. Stat. U.C., c. 53) filed with the Clerk of the Peace for the County of Wentworth, 6th June, 1871.

1885. Special Act, 48-9 V. c. 30 (D), confirming Provincial incorporation, limiting share capital and the amount to be borrowed by way of deposits, debentures, etc.

1893. Special Act, 56 V. (D), limiting total liabilities of Society (sec. 2), and extending its operations (sec. 3).

1895. Special Act, 58-9 V. c. 85 (D), repealed sec. 6 of 56 V. c. 85 (D.), and provided for the registration and cancellation of debenture stock.

ANNUAL STATEMENT

Of the condition and affairs of the Hamilton Provident and Loan Society of Hamilton, Ont., at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 46 King Street East, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows: All are elected at yearly meeting, first Monday in March each year:

George Rutherford, President, Hamilton.
John T. Glasco, Vice-President, Hamilton.
George Hope, Director, Hamilton.
Henry L. Roberts, Director, Grimsby.
Joseph J. Greene, Director, Hamilton.
William A. Wood, Director, Hamilton.
Donald M. Cameron, Manager and Secretary,
Hamilton.

All elected at yearly meeting on the first Monday of March, each year.

A. Permanent capital stock: Total amount authorized, \$3,000,000; total amount subscribed, \$2,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Act.

Description.	Total amount issued and subsisting 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		\$	\$	\$	\$
1. Fully called stock	10,000	100	1,000,000	1,000,000	.....
2. Partly called stock	10,000	100	1,000,000	200,000	800,000
Totals	20,000	.....	2,000,000	1,200,000	800,000

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called; total called, \$1,000,000; total paid thereon	\$1,000,000 00	
2. (b) Ordinary joint stock capital, 20 per cent. called; total called, \$200,000; total paid thereon	200,000 00	
4. (d) Dividends declared in respect of (1), (2), but not yet paid	48,000 00	
6. (f) Reserve fund in respect of (1), (2)	985,000 00	
7. (g) Contingent fund in respect of (1), (2)	29,032 60	
		\$2,262,032 60

Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal	\$844,333 50	
28. Interest on deposits, due or accrued or capi- talized	\$29,676 96	
29. Debentures issued in Canada	508,807 30	
30. Interest due and accrued on (29)	8,600 00	
31. Debentures issued elsewhere than in Canada	855,364 57	
32. Interest due and accrued on (31)	6,500 00	
35. Debenture stock issued elsewhere than in Canada	372,786 66	
36. Interest due and accrued on (35)	2,485 25	
39. Due on loans in process of completion or to pay assumed mortgages	13,499 78	
		2,612,377 06
Total liabilities		\$4,874,409 66

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Hamilton, Ont., held in freehold	\$80,000 00	
3. (ii) At Brandon, Man., held in freehold	13,000 00	
		\$93,000 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$4,162,799 75	
10. (b) Debts secured by mortgaged land held for sale	16,100 00	
		4,178,899 75

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Municipal bonds or debentures owned by Society...	\$172,545 15	
17. (e) Dominion Government stock or bonds	2,008 35	

BALANCE SHEET.—Continued.

Cr.	Assets.	
18. (f) Stock or bonds of any of the Provinces of Canada, Ontario	\$48,552 05	
20. (h) Debts secured only by permanent stock or shares of the Corporation	9,011 90	
24. (i) Debts secured by Chartered Banks and Loan Com- panies stock	3,259 65	
		\$235,377 10
E.—Cash.		
31. (a) On hand	\$5,319 66	
32. (i) In Bank of Scotland (England)	40,353 85	
4. (ii) In banks (Canada)	321,459 30	
		367,132 81
Total assets		\$4,874,409 66

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1914.

Total Col. 4.

(b) Cash (not already shown under (1)):		
2. (i) On hand	\$7,636 33	
3. (ii) In bank	232,711 12	
		\$240,347 45

C.—Receipts on account of Investments, Loans or Debts.

(a) On Mortgages of Realty:		
10. (i) Principal	453,588 80	
11. (ii) Interest	279,994 51	
(b) On other securities:		
12. (i) Principal (debentures)	10,659 98	
13. (ii) Interest	10,355 87	
15. (iii) Interest received from bank, etc.	11,740 20	

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents, head office building	5,031 65
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F.—Borrowed Money.

26. (b) Borrowed by taking deposits	\$46,986 63
27. (c) Borrowed on debentures	143,025 25

G.—Receipts from Other Sources, viz.:

30. (a) Sundry accounts	54,900 56
(b) Exchange	2,954 43
Total	\$2,059,585 33

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	Total Col. 4.
1. (a) Loaned on mortgages of realty	\$399,910 66
(b) Loaned or invested in other securities, viz.:	
3. (ii) Dominion debentures purchased	2,000 00
4. (iii) Provincial debentures purchased	23,101 10

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	96,000 00
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C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:

19. (b) Deposits:	
Principal	794,956 10
Interest	684 68
20. (c) Debentures issued in Canada:	
Principal	86,840 00
Interest	22,611 77
21. (d) Debentures issued elsewhere:	
Principal	105,144 31
Interest	38,271 62
23. (f) Debenture stock issued elsewhere:	
Principal	14,911 32
Interest	978 14
24. (g) General interest	

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees, including directors	16,551 35
26. (b) Commission on brokerage	3,911 65
28. (d) Stationery, postage, printing and advertising	1,540 30
30. (f) Taxes—Government, business and war	6,193 05
31. (g) Travelling expenses, inspection of land, and Inspectors' salaries.	5,947 51
32. (h) Registration fees	235 00
33. (i) Sundry accounts	61,195 87

E.—Other Expenditure, viz.:

34. (a) Manitoba branch expenses	8,546 92
35. (b) Debenture expenses	2,921 17

F.—Balance.

37. (a) Cash on hand and in banks	367,132 81
Total	\$2,059,585 33

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$252,577.30; Issued elsewhere, \$318,158.33.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$666,658.95.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.55%; on debentures, 4.47%; on debenture stock, 4%; average rate on all mortgage investments outstanding on December 31st, 1915, 6.98%.
5. Average rate of interest per annum received by the Corporation on investments made during 1915:
 - (a) On mortgages of realty; (b) On other securities:
 - (i) Owned beneficially by the Corporation: (a) 7.307%; (b) 5%.
 - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$1,851,137.75 is on realty situate in Ontario, and \$2,327,762.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, \$1,413.97.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., 12; Amount, \$28,107.90.
 - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$10,765,556.00.
11. How often are the securities held by the Corporation valued? Yearly or oftener.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: All, from \$5,000.00 down.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee.
13. Date when the accounts of the Corporation were last audited: December 31st, 1915; audited monthly.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):

For 1915: Ralph E. Young, Toronto; G. E. F. Smith, Hamilton; Cherry, Macdonell & Company, Brandon, Man.

For 1916: Not yet appointed.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively: 2nd January and 2nd July; 8% per annum.
16. What is the date appointed for the Annual Meeting? 1st Monday in March. Date of last Annual Meeting? 1st March, 1915.
17. Special General Meetings held in 1915: None.

THE HURON AND ERIE MORTGAGE CORPORATION.

Head Office, London, Ontario.

CONSTATING INSTRUMENTS.

This Company was, under the provisions of the Loan Corporations Act (R.S.O. 1897, c. 205), formed by the amalgamation of The Huron and Erie Loan and Savings Company with the Canadian Savings and Loan Company of London, Canada. See also 6 Edw. VII. (1906), c. 110 (D).

Of the above mentioned constituent Companies The Huron and Erie Loan and Savings Company was incorporated by declaration filed under the Building Societies Act (Consol. Stat. U. C., c. 53) with the Clerk of the Peace for the County of Middlesex, 18th March, 1864 (Decl. Book, p. 65). The original corporate name was The Huron and Erie Savings and Loan Society. The corporate name was changed to The Huron and Erie Loan and Savings Company by the Act of Ontario, 39 Vict., c. 95. The lending and borrowing powers of the Company were governed by 59 Vict. (1896), c. 49 (D), as amended by 62-3 Vict. (1899), c. 115 (D), and by 4-5 Edw. VII. (1905), c. 105 (D).

The Canadian Savings and Loan Company of London, Canada, was incorporated under the Building Societies Act (Consol. Stat. U.C., c. 53) by declaration filed with the Clerk of the Peace for the County of Middlesex on the 2nd of September, 1875 (Decl. Book I., p. 67). This Company's lending and borrowing powers were governed by the Loan Corporations Act, R.S.O. 1897, c. 205, and amending Acts.

The agreement for the amalgamation of these Companies under the corporate name of The Huron and Erie Loan and Savings Company was executed by both Companies on the 24th October, 1905; was ratified by the shareholders of the respective Companies on the 7th December, 1905; and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council dated 29th day of December, 1905; and was further ratified and confirmed by the Act of the Legislature of the Province of Ontario, 6 Edw. VII., Chapter 130. See also Special Act of Dominion of Canada, 6 Edw. VII. (1906), c. 110 (D).

See special Acts (Dominion and Ontario), 1915.

ANNUAL STATEMENT

Of the condition and affairs of The Huron and Erie Loan and Savings Company, of London, Ontario, at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 442 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of nine Directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

T. G. Meredith, K.C., President, London;	February 9th, 1916; February 13th, 1917.
Hume Cronyn, 1st Vice-President, London;	" "
F. E. Leonard, 2nd Vice-President, London;	" "
Philip Pocock, Director, London;	" "
H. E. Gates, Director, London;	" "
F. R. Eccles, M.D., Director, London;	" "
George T. Brown, Director, London;	" "
Robt. Fox, Director, London;	" "
A. H. M. Graydon, Director, London;	" "
M. Aylesworth, Secretary, London;	" "

A. Permanent capital stock: Total amount authorized, \$5,000,000 (6 Edw. VII., c. 130): total amount subscribed, \$4,500,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

(Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.)

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares	Par value.	—		
		\$	\$	\$	\$
1. Fully called stock	40,000	50	2,000,000	1,958,414 98	41,585 02
2. Partly called stock	50,000	50	2,500,000	500,000 00	2,000,000 00
Totals.....	90,000	.....	4,500,000	2,458,414 98	2,041,585 02

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$2,000,000.00; total paid thereon	\$1,958,414 98
2. (b) Ordinary joint stock capital, 20 per cent. called; total called ; total paid thereon	500,000 00
4. (d) Dividend declared in respect of (1), (2), but not yet paid	73,682 75
5. (e) Unappropriated profits in respect of (1), (2)	40,662 19
6. (f) Reserve fund in respect of (1), (2)	2,900,000 00
9. (i) Branch Office Extension Fund	10,000 00
10. (j) Officers' Pension Fund	10,000 00
	<u>\$5,492,759 92</u>

Liabilities to the Public.

27. Deposited, right reserved to require 30 days' notice of any withdrawal	\$2,394,623 00
28. Interest on deposits capitalized or paid in 1914, \$68,741.89	
29. Debentures payable in Canada	3,651,097 69
30. Interest due and accrued on (29)	59,527 01
31. Debentures payable elsewhere than in Canada	5,378,117 94
32. Interest due and accrued on (31)	33,221 68
	<u>11,516,497 32</u>
Total liabilities	<u>\$17,009,257 24</u>

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (1) At 440-442-444 Richmond Street, London, Ont., and 472-474 Talbot St., St. Thomas, Ont, held in freehold	\$81,000 00

BALANCE SHEET.—Continued.

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$11,691,349 21	
Less amount retained to pay prior mortgages	64,509 74	
		\$11,626,839 47

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Municipal bonds or debentures owned by Company ..	\$1,572,783 00	
15. (c) Public School debentures owned by Company	1,019,422 00	
16. (d) Bonds of other Corporations owned by Company	75,436 00	
17. (e) Dominion Government stock or bonds owned by the Company	12,573 00	
18. (f) Rural Telephone bonds owned by the Company	293,028 00	
22. (j) Debts secured by Life Insurance Policies	4,502 00	
23. (k) Debts secured by bank stock	870 00	
		2,978,614 00

E.—Cash.

31. (a) On hand	\$73,532 41	
32. (b) In bank as follows:		
33. (i) In England	11,204 96	
34. (ii) In Canada	1,057,206 40	
		1,141,943 77

F.—Assets not hereinbefore mentioned.

37. (a) Permanent stock of other Corporations fully paid up	1,180,860 00	
Total assets		\$17,009,257 24

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balanced from 31st December, 1914.

	(Col. 1.)	(Col. 4.)
1. (a) Cash, not already shown under (1):		
2. (i) On hand	\$47,892 86	
3. (ii) In bank	647,834 35	
		\$695,727 21

B.—Sums received wholly or partly on Capital Stock.

4. (a) Calls on joint stock permanent capital	\$52,213 16	
5. (b) Premiums on (4)	53,238 17	
		105,451 33

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal	\$1,799,288 36	
11. (ii) Interest	821,964 88	
(b) On other securities:		
12. (i) Principal	681,073 73	
13. (ii) Interest or dividends	212,675 24	
14. Retained to pay assumed mortgages	25,605 40	
		3,540,607 61

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents	\$2,260 00
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F.—Borrowed Money.

26. (b) Borrowed by taking deposits	\$5,027,002 40
27. (c) Borrowed on debentures	1,265,382 55
	<u>6,292,384 95</u>

G.—Receipts from other sources, viz.:

30. (a) Interest on bank accounts	\$9,669 99
(b) Contributions to office Pension Fund	2,711 12
(c) Debenture exchange	7,698 60
	<u>20,074 71</u>
Total	\$10,656,505 81

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 4.)
1. (a) Loaned on mortgages of realty	\$1,102,522 07	
(i) Assumed mortgages	61,136 50	
(b) Loaned or invested in other securities:		
3. (ii) Loaned on bonds	136,115 00	
4. (iii) Debentures and other securities purchased	1,356,349 00	
	<u>\$2,656,122 57</u>	

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	290,748 20
--	------------

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19. (b) Deposits:	
Principal	\$4,732,310 17
Interest	2,582 39
20. (c) Debentures payable in Canada:	
Principal	883,717 13
Interest	154,470 65
21. (d) Debentures payable elsewhere:	
Principal	363,535 10
Interest	239,582 67
	<u>6,376,198 11</u>

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$78,346 30
26. (b) Commission or brokerage	23,362 80
27. (c) Insurance premiums	518 61
28. (d) Stationery, postage, printing and advertising	13,847 19
29. (e) Law costs	3,670 59
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	13,889 76
31. (g) Travelling expenses	8,909 78
32. (h) Registration fees	377 50
33. (i) Other management expenditure	4,791 25
	<u>147,713 78</u>

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

E.—Other Expenditures, viz.:

34. (a) Building	\$16,685 39	
35. (b) Transferred to Canada Trust Co., Trustees for Officers' Pension Fund	12,711 12	
36. (c) British Red Cross Fund	1,500 00	
(d) Patriotic Fund	2,000 00	
(e) War revenue tax	10,882 87	
		\$43,779 38

F.—Balance.

37. (a) Cash on hand and in banks	1,141,943 77
Total	\$10,656,505 81

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Payable in Canada, \$1,310,016.42, including \$12,471.01 overdue and not presented for payment; payable elsewhere, \$1,226,692.00, including \$16,911.67 overdue and not presented for payment.
2. Amount of other existing obligations which will mature in 1916: Exclusive of deposits, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$1,323,445.28.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.248%; on debentures, 4.463%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 7.0293%; (b) 5.704%.
 - (ii) Not owned beneficially: (a) none; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$7,924,567.21 is on realty situate in Ontario, and \$3,770,782.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No., 55; amount, \$145,971.99.
 - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$26,604,331.00.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? General Manager, \$10,000.00; other officers, \$117,000.00; total, \$127,000.00.
 (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? As at December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
 For 1915: M. H. Rowland and F. G. Jewell, C.A.
 For 1916: M. H. Rowland and F. G. Jewell, C.A.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? 2nd January, 1st April, 2nd July and 1st October, each 3%.
16. What is the date appointed for the Annual Meeting? 9th February, 1916. Date of last Annual Meeting? 10th February, 1915.
17. Special General Meetings held in 1915: Dates, none.

THE INDUSTRIAL MORTGAGE AND SAVINGS COMPANY.

Head Office, Sarnia.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 20th August, 1889.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, c. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Industrial Mortgage and Savings Company, of Sarnia, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 197 Front Street, in the City of Sarnia in the Province of Ontario.

The Board is constituted of ten directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

John Cowan, K.C., President, Sarnia, Ont.;	January, 1914.	January, 1916.
W. G. Willoughby, 1st Vice-Pres., Watford, Ont.;	" 1914.	" 1916.
John McFarlane, 2nd Vice-Pres., Sarnia;	" 1914.	" 1916.
William McDonald, Director, Brigden, Ont.;	" 1915.	" 1917.
Malcolm McGugan, Director, Mount Brydges, Ont.;	" 1915.	" 1917.
Wm. G. Hall, Director, Arkona;	" 1915.	" 1917.
Byron Stephens, Director, Brigden, Ont.;	" 1915.	" 1917.
William Armstrong, Director, Wyoming, Ont.;	" 1914.	" 1916.
John Anderson, Director, Oil Springs;	August 31, 1915.	" 1916.
D. N. Sinclair, Managing-Secretary, Sarnia, Ont.		

A. Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$600,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		\$	\$	\$ c.	\$ c.
1. Fully called stock	12,000	50	600,000	599,122 00	878 00

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock fully called; total called, \$600,000; total paid thereon	\$599,122 00	
4. (d) Dividends declared in respect of (1), but not yet paid	20,952 75	
5. (e) Unappropriated profits in respect of (1)	2,036 34	
6. (f) Reserve fund in respect of (1)	300,000 00	
		\$922,111 09

Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal)	\$650,956 69	
28. Interest on deposits, due, or accrued, or capitalized.....	21,439 11	
29. Debentures issued in Canada	505,023 78	
30. Interest due and accrued on (29)	9,597 47	
		1,187,017 05
Total liabilities		\$2,109,128 14

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At 197 Front St., Sarnia, held in freehold.....	\$19,193 43

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$1,833,440 16	
11. (c) Interest due and accrued on item (9)	828 49	
		1,834,268 65

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Debts secured by municipal bonds or debentures....	\$170,092 27	
20. (h) Debts secured only by permanent stock or shares of the Corporation	12,373 14	
		182,465 41

E.—Cash.

31. (a) On hand	\$24,468 19	
33. (b) In bank	43,871 66	
		68,339 85

F.—Assets not hereinbefore mentioned.

37. (a) Office furniture	4,860 80	
Total assets		\$2,109,128 14

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1914.

	(Col. 1.)	Total Col. 4.
2. (i) On hand	\$10,322 90	
3. (ii) In bank	58,868 55	
		\$69,191 45

B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Call on joint stock permanent capital	1,065 75
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C.—Receipts on account of Investments, Loans or Debts.

(a) On Mortgages of Realty:		
10. (i) Principal	\$228,216 04	
11. (ii) Interest	100,656 73	
(b) On other securities:		
12. (i) Principal	49,880 95	
13. (ii) Interest or dividends	10,905 37	
		389,659 09

F.—Borrowed Money.

26. (b) Borrowed by taking deposits	\$935,645 97	
27. (c) Borrowed on debentures	222,138 36	
		1,157,784 33

G.—Receipts from other sources, viz.:

30. (a) Rents from office building	\$366 67	
(b) General interest on bank balances	1,407 33	
		1,774 00
Totals		\$1,619,474 62

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	Total Col. 4.
1. (a) Loaned on mortgages or realty	\$253,319 54	
Loaned or invested in other securities, viz.:		
2. (i) Municipal debentures	37,391 81	
3. (ii) Permanent stock	13,847 00	
		\$304,558 35

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	41,840 53
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CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:		Col. 1.	Total Col. 4.
19. (b) Deposits:			
Principal	\$951,669 53		
Interest	361 97		
20. (c) Debentures issued in Canada:			
Principal	217,859 00		
Interest	22,616 83		
			\$1,192,507 33
D.—Management Expenses (other than foregoing).			
25. (a) Salaries, wages and fees	\$7,414 00		
26. (b) Commission or brokerage	274 00		
28. (d) Stationery, postage, printing and advertising	1,256 81		
29. (e) Law costs	5 00		
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates.	2,545 20		
31. (g) Travelling expenses	91 32		
32. (h) Registration fee	155 00		
33. (i) Other management expenditure	444 98		
			12,186 31
E.—Other Expenditures, viz.:			
35. (b) Office furniture and fixtures			42 25
F.—Balance.			
37. (a) Cash on hand and in bank			68,339 85
Total			\$1,619,474 62

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$159,305; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: Estimated, \$225,000.00.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.25%; on debentures, 4.42%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 6%; (b) 5¾%.
 - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$11,776,734.06 is on realty situate in Ontario, and \$240,000.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., 1; Amount, \$1,900.00.
 - (ii) Not so owned: No., none; Amount, none.

10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$3,500,000.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$12,000; Accountant, \$6,000; Acccountant, \$1,000.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Private sureties.
13. Date when the accounts of the Corporation were last audited? Audited monthly.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):

For 1915: Henry Ingram and A. B. Telfer.

For 1916:
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively: January 2nd and July 2nd; rate, 7% per annum.
16. What is the date appointed for the Annual Meeting? No fixed date. Date of last Annual Meeting?
17. Special General Metings held in 1915: Dates, none.

LANDED BANKING AND LOAN COMPANY.

Head Office, Hamilton, Ontario.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Acts Consol. Stat. U. C., chap. 53, by declaration filed with the Clerk of the Peace for the County of Wentworth, 16th December, 1876.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Landed Banking and Loan Company of Hamilton, Ont., at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Head Office of the Corporation is at No. 47 James Street South, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

C. S. Scott, F.C.A., President, Hamilton;	1st February, 1915; 7th February, 1916.
S. F. Lazier, Vice-President, Hamilton;	" "
Robert Hobson, Director, Hamilton;	" "
Paul J. Myler, Director, Hamilton;	6th July, 1915;
Charles Mills, Director, Hamilton;	1st February, 1915;
C. W. Cartwright, Mgr.-Dir. Hamilton;	23rd February, 1915;

A. Permanent capital stock: Total amount authorized, \$1,050,000.00; total amount subscribed, \$1,000,000.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and Permanent Capital Stock created by virtue of Building Society Acts

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		\$	\$	\$ c.	\$ c.
1. Fully paid stock	10,000	100	1,000,000.	987,970 00	12,030 00
Totals.....	10,000	100	1,000,000.	987,970 40	12,030 00

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$1,000,000; total paid thereon	\$987,970 00	
4. (d) Dividends declared in respect of (1), but not yet paid	39,425 64	
5. (e) Unappropriated profits in respect of (1)	3,163 61	
6. (f) Reserve fund in respect of (1)	725,000 00	
		\$1,755,559 25

Liabilities to the Public.

27. Deposits (right reserve to require 30 days' notice of any withdrawal)	\$992,054 95	
31. Debentures issued elsewhere than in Canada	397,509 52	
32. Interest due and accrued on (31)	4,947 35	
33. Debenture stock issued in Canada	516,815 37	
34. Interest due and accrued on (33)	3,296 12	
40. Other liabilities to the public, viz.:		
41. (a) Advertising, auditors, valuers, war tax	3,311 98	
		1,917,935 29
Total liabilities		\$3,673,494 54

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows: At Hamilton, held in freehold	\$65,000 00	
5. (b) Freehold land (including buildings), other than fore- going	\$50 00	
		\$65,850 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than 10) secured by mortgages of land	\$3,178,565 30	
10. (b) Debts secured by mortgaged land held for sale....	3,763 29	
		3,182,328 59

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Debts secured by municipal bonds or debentures...	\$65,096 01	
17. (e) Debts secured by Dominion Government stock or bonds	2,089 39	
18. (f) Debts secured by stock or bonds of any of the Pro- vinces of Canada	15,302 95	
20. (h) Debts secured only by permanent stock or shares of the Corporation	11,841 16	
22. (j) Debts secured by advances on stocks and bonds not owned by Company	71,578 86	
		165,908 37

E.—Cash.

31. (a) On hand	\$3,187 12	
32. (b) In banks	230,080 46	
		233,267 58

BALANCE SHEET.—Continued.

F.—Assets not hereinbefore mentioned.

37. (a) Bell Telephone Company Bonds	\$16,270 30	
39. (c) Hamilton Cataract Power Co. Bonds	9,869 70	
		\$26,140 00
Total assets		\$3,673,494 54

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1914.

Total Col. 4.

1. (a) Cash (not already shown under (1)):	
2. (i) On hand	\$2,894 54
3. (ii) In bank	205,378 75

B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on Joint Stock Permanent Capital.....	9,469 60
5. (b) Premiums on (4)	2,304 00

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal.....	}	626,355 65
11. (ii) Interest.....		
(b) On other securities:		
12. (i) Principal.....		
13. (ii) Interest or dividends.....		
(c) Unsecured debts:		
14. (i) Principal.....		
15. (ii) Interest.....		

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents	74 85
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F.—Borrowed Money.

26. (b) Borrowed by taking deposits	1,662,936 50
27. (c) Borrowed on debentures	48,079 08

G.—Receipts from other sources, viz.:

30. (a) Bank interest, rents, etc.	10,218 18
Totals	\$2,567,711 15

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	Total. Col. 4.
1. (a) Loaned on mortgages of realty and other securities.		\$544,307 78

B.—Expended on Stock Account.

8. Dividends paid on permanent stock		78,206 42
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C.—Borrowed Money (other than foregoing) or interest thereon paid.

19. (b) Deposits:		
Principal	\$1,574,599 51	
Interest	459 89	
20. (c) Debentures issued in Canada:		
Principal	37,560 00	
Interest	17,299 46	
21. (d) Debentures issued elsewhere:		
Principal	24,515 83	
Interest	23,339 11	
		\$1,677,773 80

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$16,498 99	
28. (d) Stationery, postage, printing and advertising	1,258 85	
31. (g) Travelling expenses	5,314 30	
32. (h) Registration fees and taxes	5,157 35	
		28,229 49

E.—Other Expenditures, viz.:

34. (a) Office buildings	3,582 05
35. (b) Valuators' commission	2,344 03

F.—Balance.

37. (a) Cash on hand and in banks	233,267 58
Total	\$2,567,711 15

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

- Amount of debentures maturing in 1916: Issued in Canada, \$221,138.88; Issued elsewhere, \$183,789.66.
- Amount of other existing obligations which will mature in 1916, \$992,054.95.
- Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: Approximately \$400,000.00.
- Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.663%; on debentures, 4.586%; on debenture stock, none.
- Average rate of interest per annum received by the Corporation during 1915:
 - On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 7.108%; (b) 5.44%.
 - (ii) Not owned beneficially: (a) None; (b) None.
- Of the mortgages owned beneficially by the Corporation, \$1,496,377.44 is on realty situate in Ontario, and \$1,682,187.86 is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., 1; Amount, \$2,429.90.
 - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$6,970,000.00.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Yearly or oftener.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$10,000; Accountant and Teller, \$5,000 each; Ledger-keeper and Inspectors, \$2,000 each.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? December, 1915.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):
For 1915: R. C. Young, Toronto; G. E. F. Smith, Hamilton.
For 1916: Same.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively: 2nd January, 4%, and 2nd July, 4%.
16. What is the date appointed for the Annual Meeting? 1st Monday in February. Date of last Annual Meeting? 1st February, 1915.
17. Special General Meetings held in 1915: Dates, none.

THE BRITISH MORTGAGE LOAN COMPANY OF ONTARIO.

Head Office, Stratford, Ontario.

CONSTATING INSTRUMENTS.

Incorporated by Letters Patent of Ontario, dated October 5th, 1877 (Lib. 5, No. 52) issued under R.S.O. 1877, c. 150, which Act was continued by R.S.O. 1887, c. 157, and was as to Loan Corporations superseded by 60 V. c. 38 (O), now R.S.O. 1914, c. 184.

The lending and the borrowing powers of the company are derived from its Letters Patent and the above public general Statute.

ANNUAL STATEMENT

Of the condition and affairs of The British Mortgage Loan Company of Ontario at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is No. 27 Downie Street, in the City of Stratford, in the Province of Ontario.

The board is constituted of eight directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:—

John Brown, President, Stratford;	Jan. 28th, 1915; Jan. 27th, 1916.
J. W. Scott, Vice-President, Listowel;	" "
James Trow, Director, Stratford;	" "
Dr. James A. Robertson, Director, Stratford;	" "
Herbert M. Johnson, Director, Stratford;	" "
James P. Morton, Director, Hamilton;	" "
Hon. Nelson Monteith, Director, Stratford;	" "
Thomas Ballantyne, Director, Stratford;	" "
J. A. Davidson, Manager and Secretary, Stratford;	Aug. 1st, 1914.

A. Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$450,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Act or Private Acts.

Last call made: Date, 2nd June, 1902. Rate—Balance due and unpaid. ..

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called	4,500	\$ 100	\$ 450,000	\$ 450,000 00	.....
Totals.....	4,500	100	450,000	450,000 00	.....

— LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$450,000; total paid thereon	\$450,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid	18,000 00	
5. (e) Unappropriated profits in respect of (1).....	3,558 80	
6. (f) Reserve fund in respect of (1)	320,000 00	
		\$791,558 80

Liabilities to the Public.

27. Deposits (including all interest to 31st December, 1915, capitalized), right reserved to require 30 days' notice of any withdrawal	\$691,809 36	
29. Debentures issued in Canada }	507,563 54	
30. Interest due and accrued on (29) }		1,199,372 90
Total liabilities		\$1,990,931 70

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by the Corporation.

1. (a) Office premises situate as follows:	
2. (i) at Stratford, held in freehold, assessed value	\$17,000 00

B.—Debts Secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land and interest accrued	1,818,406 00
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C.—Debts not above enumerated for which the Corporation holds Securities as follows:—

14. (b) Debts secured by municipal bonds or debentures	73,873 00
--	-----------

E.—Cash.

32. In Bank of Montreal, Stratford	81,652 70
Total assets	\$1,990,931 70

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1914.

	Col. 1.	Total (Col. 4).
1. (b) Cash (not already shown under (1):		
3. (ii) In bank		\$33,366 68
7 L.C.		

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on Joint Stock Permanent Capital	350 00
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C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:—

10. (i) Principal and interest	\$362,355 87	
(ii) Interest general	481 04	
		\$362,836 91

F.—Borrowed Money.

26. (b) Borrowed by taking deposits	\$964,960 53	
27. (c) Borrowed on debentures	257,425 54	
		1,222,386 07
Total		\$1,618,939 66

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	Col. 4.
1. (a) Loaned on mortgage of realty (including item 7)..	\$374,805 59	
(b) Loaned or invested on other securities, viz.:		
1. (i) City of Stratford debentures	73,873 00	
		\$448,678 59

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	35,979 00
--	-----------

C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:

19. (b) Deposits: Principal	\$901,978 54	
Interest	23,280 33	
20. (c) Debentures issued in Canada: Principal	92,776 77	
Interest	20,174 07	
		1,038,209 71

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$6,197 00	
26. (b) Commission or brokerage	1,282 20	
28. (d) Stationery, postage, printing and advertising	1,221 77	
29. (e) Insurance and bond premiums	102 93	
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates ...	610 34	
32. (h) Registration fees and fying fees	724 50	
33. (i) Other management expenditure: Votes of share- holders to President and Vice-President	600 00	
		10,738 74

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

E.—Other Expenditure, viz.:

34. (a) Improvement to office premises	\$496 46	
35. (b) Patriotic Fund and Red Cross subscriptions	2,500 00	
36. (c) Dominion War Tax	684 46	
		\$3,680 92

F.—Balance.

37. (b) Cash in bank	81,652 70
Totals ..	\$1,618,939 66

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$84,583.00; issued else, where, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, ———.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.56%; on debentures, 4.67%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) On other securities:
 - (i) Owned beneficially by the Corporation: (a) 6.02%; (b) 5.75%.
 - (ii) Not owned beneficially: (a) ; (b)
6. Of the mortgages owned beneficially by the Corporation \$1,818,406.00 is on realty situate in Ontario and is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation is on realty situate in Ontario, and is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No. 1; amount, \$480.00.
 - (ii) Not so owned, No. ; amount, .
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$3,887,500.00.
 - (ii) Not so owned, .
11. How often are the securities held by the Corporation valued? No regular valuation.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: J. A. Davidson, \$5,000; Peter Bradshaw, \$3,000; W. P. Bradshaw, \$2,000.
- (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
- 13.—Date when the accounts of the Corporation were last audited. January 7th, 1916.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):

For 1915: Geo. Hamilton and Wm. Irwin, Stratford.

For 1916: Not appointed.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? January 2nd, 1915; July 2nd, 1915. Dividend paid each date at the rate of 8% per annum.
16. What is the date appointed for the Annual Meeting? January 27th, 1916. Date of last Annual Meeting? January 28th, 1915.
17. Special General Meetings held in 1915: None held.

COLONIAL INVESTMENT AND LOAN COMPANY.

Head Office, Toronto.

Incorporated under special Act of Canada, 63-4 V., c. 95.

ANNUAL STATEMENT

Of the condition and affairs of the Colonial Investment and Loan Company, of Toronto, Ont., at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is No. 15 Richmond Street West, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

A. J. Jackson, President, Toronto;	Feb. 24th, 1915; Feb. 24th, 1916.
J. H. Mitchell, Vice-President, Toronto, Ont.;	" "
Henry O'Hara, Vice-President, Toronto, Ont.;	" "
A. C. McMaster, Director, Toronto, Ont.;	" "
W. R. White, K.C., Director, Pembroke, Ont.;	" "
A. J. Jackson, Manager, Toronto, Ont.;	Feb. 28th, 1915; Feb. 28th, 1916.
J. H. Mitchell, Secretary, Toronto, Ont.;	" "

A.—Permanent capital stock: Total amount authorized, \$5,000,000; permanent preference, \$4,900,000; ordinary permanent, \$100,000; total amount subscribed, permanent preference, \$2,455,010.00; ordinary permanent, \$100,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made: Permanent preferred, May 12th, 1902: gross amount, \$113,570.09; amount paid thereon, \$91,427.79. Ordinary permanent, December 13th, 1910: rate per cent., ten per cent.; gross amount, \$10,000.00; amount paid thereon, \$10,000.00.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		\$	\$ c.	\$ c.	\$ c.
1. Fully called permanent preference.....	245,501	10	2,455,010 00	2,432,867 70	22,142 30
2. 20 per cent. called, ordinary permanent	10,000	10	100,000 00	20,000 00	None
Total	255,501	.....	2,555,010 00	2,452,867 70	22,142 30

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr.	Capital and Liabilities.
A.—Permanent Capital Stock or Shares.	
1. (a) Permanent preference stock capital fully called: Total called, \$2,455,010; total paid thereon.....	\$2,432,867 70
2. (b) Ordinary joint stock capital 20 per cent. called: Total called, \$20,000; total paid thereon	20,000 00
4. (d) Dividends declared in respect of (1) and (2), but not yet paid:	
Permanent preference stock....	\$60,816 13
Ordinary permanent stock	500 00
	61,316 13
5. (e) Unappropriated profits in respect of (1) and (2) (profit and loss)	53,966 00
6. (f) Reserve fund in respect of (1) and (2)	300,000 00
Real Estate Reserve Fund	50,000 00
Unclaimed dividends and balances	5,331 97
	\$2,923,481 80
Liabilities to the Public.	
29. Debentures issued in Canada	\$121,200 00
30. Interest due or accrued on (29)	2,631 23
31. Debentures issued elsewhere than in Canada, sterling....	598,050 00
32. Interest due or accrued on (31).....	3,785 87
41. Other liabilities to the public:	
42. (a) Sundry accounts	2,895 48
43. (b) Mortgages assumed with accrued interest	604 08
	729,166 66
Total liabilities	
	\$3,652,648 46
Cr.	Assets.
I.—Assets of which the Corporation is the Beneficial Owner.	
A.—Immovable Property Owned Beneficially by Corporation.	
5. (b) Freehold land (including buildings)	\$357,368 67
B.—Debts secured by Mortgages of Land.	
9. (a) *Debts (other than item 10) secured by mortgages of land: Loans	\$3,022,786 20
Less repayments	961,545 85
	\$2,061,240 35
10. (b) Debts secured by mortgaged lands held for sale	13,018 44
Interest current for month of December, 1915..	1,515 02
11. (c) Interest due or accrued on item 9 and not included therein ...	90,101 69
12. (d) Of the debts mentioned in item 13 the sum of is due by directors or officers of the Corporation (not extended), \$14,750.00.	
Insurance premiums, taxes, loan expense	56,289 27
	2,222,164 77

*Mortgages to the value of \$125.00 for each \$100.00 of the aggregate value of outstanding debentures of the Company are deposited with The Imperial Trusts Company of Canada as trustees as security for the debenture holders.

Cr.

Assets.

C.—Debts not above enumerated, for which the Corporation holds security as follows:

13. (a) Mortgages and agreements for sale purchased, net cost with accrued charges	\$86,863 59	
20. (h) †Debts secured only by permanent stock or shares of the Corporation	176,824 19	
22. (j) Stocks owned by the Company	246,353 25	
23. (k) Debentures owned by Company	264,721 86	
24. (l) Call loans	66,559 90	
26. (n) Interest due or accrued on items 22 and 23 not included therein	13,343 28	
		\$854,666 07

E.—Cash.

32. (b) In banks and trust company	215,914 39
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F.—Assets not hereinbefore mentioned.

41. (e) Office furniture	\$1,757 30	
42. (f) Sundry accounts	777 26	
		2,534 56
Total assets		\$3,652,648 46

Note.—Assets reported in 1914 but written off in 1915 (not extended), \$33,116.65.

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balance at 31st December, 1914.

	(Col. 1.)	(Col. 2.)	(Col. 3.)	Total (Col. 4).
1. Balance on hand and in bank.		\$221,384 53		\$221,384 53

B.—Sums received Wholly or Partly on Capital Stock

4. (a) Calls on permanent preference stock			\$1,064 36	1,064 36
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C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:

Repayment of Principal of debentures owned by Company		7,942 32		
10. (i) Principal, loans repaid, including transfers to real estate		\$544,761 19		
11. (ii) Interest, including December, 1915, accretions	198,320 13			

†Of the debts mentioned in item 20 the sum of \$28,800.00 is due by directors or officers of the Corporation.

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Total Col. 4.)
(b) On other securities:				
Debenture loans		\$239 17		
Share loans		52,318 09		
13. (i) Call loans		96,368 25		
(ii) Agreements for sale and mortgages purchased, including transfer to real estate		16,013 60		
Sale of stocks	\$5,951 33	33,579 87		
14. Principal, new loaning plans		85,952 64		
15. Repayment in arrears		14,759 69		
Accrued interest		113,699 07		
D.—Receipts from Real Estate Owned Beneficially by Cor- poration.				
16. (a) Sales (not included in any of the foregoing items)		13,382 39		
17. (b) Rents	10,262 67			
Profits in properties sold	5,971 28			
E.—Miscellaneous.				
19. (b) Discharge of mortgage fees	525 15			
20. (c) Special val. fees	8 00			
21. (d) Transfer fees, etc.	65 75			
22. (e) Interest on arrears	5,058 87			
23. (f) Interest on sundry bank deposits	4,238 52			
Sterling Exchange	1,574 95			
F.—Borrowed Money				
27. (c) Borrowed on debentures, sterling		130,353 66		
28. (d) Borrowed on debentures, currency		47,250 00		
G.—Received from other sources, viz.:				
30. (a) Sundry accounts		1,395 48		235,799 63
(b) Sundry profits	3,822 98			1,158,515 42
Totals	\$235,799 63	\$1,158,515 42	\$1,064 36	\$1,616,763 94

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

A.—Sums Loaned or Invested on Capital Account

	(Col. 1.)	(Col. 2.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty		\$79,207 05	
(b) Loaned or invested in other securities:			
2. (i) Share loans		33,625 00	
3. (ii) Call loans		59,080 00	
4. (iii) Agreements for sale and mortgages purchased		5,606 24	
5. (iv) Mortgages assumed		12,695 42	
6. (c) Real estate purchased, loans transferred		206,321 97	
7. (d) Debentures purchased		210,853 72	

B.—Expended on Stock Account.

8. Dividends on permanent preference stock.	\$121,599 36
Dividends on ordinary permanent stock ...	1,000 00

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

20. (c) Debentures issued in Canada: (Principal and interest)	10,501 34	142,100 00
21. (d) Debentures issued elsewhere: Principal, interest	28,761 72	176,757 36

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees—directors, auditors, office assistants, etc. ..	29,461 07
26. (b) Commission on collections	1,150 21
27. (c) Agents' commission on debentures and loans	1,881 05
28. (d) Stationery, postage, printing and advertising	2,686 11
29. (e) Law costs	105 14
30. (f) Office rent	3,486 60
31. (g) Travelling expenses	910 90
32. (h) Registration fees (Ontario)	200 00
33. (i) Other management expenditure:	
Head office and agency charges	792 40
Stamp duty, etc.	119 20

E.—Other Expenditures, etc.

34. (a) Transfer fees, debenture holders	825 02
35. (b) Registrar and transfer fees	400 00
36. (c) Expenditure real estate	18,533 26
Special audit fees	172 10
Local Government tax	6,376 74
Sundry losses	180 63
Accrued interest portion of repayment	230,863 63
Loan expense, taxes and insurance premiums	7,607 94
Sundry accounts	1,983 37
Pension Fund	5,000 00

F.—Balance.

37. (b) Cash on hand and in banks	215,914 39	\$229,142 85	1,387,621 09
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Totals \$229,142 85 \$1,387,621 09 \$1,616,763 94

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$48,000.00; issued elsewhere, \$163,738.72.
2. Amount of other existing obligations which will mature in 1916. \$600.00 assumed mortgages.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916. \$15,265.95, agreements for sale and mortgages purchased.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, $4\frac{1}{2}\%$ and 5% ; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 8.310% loans; (b) stocks, 6.598% ; debentures, 7.860% .
 - (ii) Not owned beneficially: (a) 8.310% loans; (b) stocks, 6.369% .
6. Of the mortgages owned beneficially by the Corporation, \$46,926.16 is on realty situate in Ontario, and \$1,004,696.38 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$135,250.00 is on realty situate in Ontario, and \$874,367.81 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, \$145,756.00.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No., 2; amount, \$739.50.
 - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation, \$8,620,175.11.
11. How often are the securities held by the Corporation valued? As occasion may require.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Secretary, \$10,000.00; General Manager, \$10,000.00; Cashier, \$10,000.00.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):

For 1915: G. T. Clarkson, F.C.A., Toronto; Jas. Hardy, F.C.A., Toronto.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? January 2nd, 1915, $2\frac{1}{2}\%$; July 2nd, 1915, $2\frac{1}{2}\%$.
16. What is the date appointed for the Annual Meeting? February 24th, 1916. Date of last Annual Meeting? February 24th, 1915.
17. Special General Meetings held in 1915: Dates, none.

THE LAMBTON LOAN AND INVESTMENT COMPANY.

Head Office, Sarnia, Ontario.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, 9 Vict., c. 90 (Province of Canada) by declaration filed on 27th March, 1847, with the Clerk of the Peace for the Western District. The original corporate name was "The Port Sarnia Building Society." The Society was reorganized as "The Lambton Permanent Building and Investment Society" under the said Act and other Acts all of which became consolidated as chapter 53 of the Consolidated Statutes of Upper Canada, by declaration filed 19th June, 1855, with the Clerk of the Peace for the County of Lambton. This latter corporate name was changed by Order-in-Council, 4th June, 1880 to The Lambton Loan and Investment Company.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Lambton Loan and Investment Company, of Sarnia, Ontario, at the 31st of December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Head Office of the Corporation is at No. 191 Front Street, in the City of Sarnia, in the Province of Ontario.

The Board is constituted of eight directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

Norman S. Gurd, President, Sarnia;	1st January, 1916; 1st January, 1918.
David Milne, Vice-President, Sarnia;	" "
W. J. Hanna, Director, Sarnia;	" "
John Webster, Director, Florence;	" "
F. F. Pardee, Director, Sarnia;	1st January, 1915; 1st January, 1917.
Robert Mackenzie, Director, Sarnia;	" "
Thomas Boulton, Director, Mooretown;	" "
John Scott, Director, Wallaceburg;	" "
J. H. Kittermaster, Manager, Sarnia;	

A. Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$789,750, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Buildings Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares	—		
1. Fully called stock.....	15,795	\$ 50	\$ 789,750	\$ 789,750	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares

1. (a) Ordinary joint stock fully called; total called, \$789,750.00; total paid thereon	\$789,750 00	
4. (d) Dividends declared in respect of (1)	31,590 00	
6. (f) Reserve fund in respect of (1)	665,000 00	
7. (g) Contingent fund in respect of (1)	18,569 11	
		\$1,504,909 11

Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal)	\$968,957 86	
28. Interest on deposits due, or accrued or capitalized	32,969 44	
29. Debentures issued in Canada	491,356 23	
30. Interest due and accrued	10,009 85	
		1,503,293 38
Total liabilities		\$3,008,202 49

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At Town of Sarnia; held in freehold	\$20,000 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$2,681,268 00	
10. (b) Debts secured by mortgaged land held for sale	24,956 36	
		2,706,224 36

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures ..	\$116,295 96	
20. (h) Debts secured only by permanent stock or shares of the Corporation	53,436 25	
		169,732 21

E.—Cash.

31. (a) On hand	\$18,390 96	
32. (b) In bank	93,854 96	
		112,245 92
Total assets		\$3,008,202 49

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balance for 31st December, 1914.

1. Cash:		
2. (i) On hand	\$11,461 97	
3. (ii) In bank	82,141 66	
		\$93,603 63

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal	\$335,364 88	
11. (ii) Interest	145,637 95	
(b) On other securities:		
12. (i) Principal	24,915 37	
13. (ii) Interest or dividends	8,740 27	
		514,658 47

F.—Borrowed Money.

26. (b) Borrowed by taking deposits	\$1,056,240 91	
27. (c) Borrowed on debentures	224,874 67	
		1,281,115 58

G.—Receipts from other sources:

30. (a) General interest	3,287 15	
Total		\$1,892,664 83

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty	\$337,686 73	
(b) Loaned or invested in other securities:—		
3. (ii) Municipal debentures	25,016 36	
5. (iv) Shareholders' stock	14,190 00	
7. (d) Incumbrances on realty paid off	2,761 60	
		\$379,654 69

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	63,180 00
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C.—Borrowed money (other than foregoing) or interest thereon paid.

19. (b) Deposits:		
Principal	\$1,056,346 31	
Interest	307 42	
20. (c) Debentures issued in Canada:		
Principal	222,581 91	
Interest	20,914 76	
		1,300,150 40

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

D.—Management Expenses (other than foregoing).		
25. (a) Salaries, wages and fees	\$8,615 08	
26. (b) Commission	656 50	
28. (d) Stationery, postage, printing and advertising	576 69	
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	1,540 12	
31. (g) Travelling expenses	116 70	
32. (h) Registration fees	182 00	
33. (i) Other management expenditure	24,589 96	
		\$36,277 05
E.—Other Expenditure, viz.:		
34. (a) General interest		129 68
35. (b) Tax on income		1,027 09
F.—Balance.		
37. (a) Cash on hand and in bank		112,245 92
Total		\$1,892,654 83

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916. Issued in Canada, \$176,899.91; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: Estimated \$350,000.00.
4. Average rate of interest per annum paid by the Corporation during 1915: (a) On deposits, 3.30%; on debentures, 4.40%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 5.52%; (b) 5.15%.
 - (ii) Not owned beneficially: (a) none; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$2,640,333.50 is on realty situate in Ontario, and \$65,890.86 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, all owned beneficially.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No., 3; amount, \$9,970 38.
 - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$4,059,336.54.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$10,000; Accountant, \$5,000; Cashier, \$5,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies?
13. Date when the accounts of the Corporation were last audited? Daily audit.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: A. F. Wade, Alex. Saunders.
For 1916: A. F. Wade, Alex. Saunders.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? January 1st, July 1st, 4% respectively.
16. What is the date appointed for the Annual Meeting? 4th Wednesday in January.
Date of last Annual Meeting? January 26th.
17. Special General Meetings held in 1915: Dates, none.

THE SOUTHERN LOAN AND SAVINGS COMPANY.

Head Office, St. Thomas, Ontario.

This Company was, under the provisions of The Loan Corporations Act, formed by the amalgamation of The Southern Loan and Savings Company, The South-Western Farmers' and Mechanics' Savings and Loan Society and The Star Loan Company.

The agreement for the amalgamation of these Companies under the name of The Southern Loan and Savings Company was duly executed by the said several Corporations on the twenty-third day of September, A.D. 1903, and duly ratified by the shareholders of the said respective Corporations on the seventeenth day of November, A.D. 1903, and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council, dated twenty-fifth day of November, A.D. 1903.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Southern Loan and Savings Company, of St. Thomas, Ont., as at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of said Province.

The head office of the Corporation is at No. 390 Talbot Street, in the City of St. Thomas, in the Province of Ontario.

The Board is constituted of seven directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

Wm. Mickleborough, President, St. Thomas;	23rd February, 1915;	6th March, 1916.
Geo. K. Crocker, Vice-President, St. Thomas;	"	"
Robert Kains, M.D., Director, St. Thomas;	"	"
James A. Bell, Director, St. Thomas;	"	"
E. A. Miller, Director, Aylmer;	"	"
C. W. Marlatt, M.D., Director, St. Thomas;	"	"
W. L. Wickett, B.A., Director, St. Thomas;	"	"
J. W. Stewart, Secretary, Manager, St. Thomas.		

A. Permanent capital stock: Total amount authorized, \$908,950; total amount subscribed, \$908,950, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock	18,179	\$ 50	\$ 908,950	\$ c. 908,950 00	\$

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr.

Capital and Liabilities.

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital called; total called, \$908,950; total paid thereon	\$908,950 00
4. (d) Dividends declared in respect of (1), but not yet paid.....	27,210 33
5. (e) Unappropriated profits in respect of (1)	9,134 25
6. (f) Reserve fund in respect of (1)	200,000 00

Liabilities to the Public.

27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal	453,328 56
29. Debentures issued in Canada	644,150 00
30. Interest due and accrued on (29)	14,452 87
Total liabilities	\$2,257,226 01

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises at St. Thomas, Ontario, held in freehold	\$24,000 00
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B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land.....	2,162,272 41
---	--------------

C.—Debts, not above enumerated, for which the Corporation holds securities, as follows.

14. (b) Debts secured by municipal bonds or debentures.....	25,083 62
16. (d) Debts secured by loan corporations' debentures	4,010 15
17. (e) Debts secured by Dominion Government stock or bonds.....	3,016 00
18. (f) Debts secured by stock or bonds of any of the Provinces of Canada	10,075 20
19. (g) Debts secured by stocks or bonds of other Governments	943 63

E.—Cash.

33. Cash on hand and in banks	27,825 00
Total assets	\$2,257,226 01

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1914.

1. Cash:	
2. (i) On hand	\$1,343 31
3. (ii) In bank	2,044 53
	\$3,387 84

B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on joint stock permanent capital	898 02
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CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10.	(i) Principal	\$278,188 92
11.	(ii) Interest	118,004 79
(b) On other securities:		
12.	(i) Principal debenture loans	4,234 35
13.	(ii) Interest or dividends	706 56

E.—Miscellaneous.

19. (b) Premiums or bonus on loans	280 62
--	--------

F.—Borrowed Money.

26. (b) Borrowed by taking deposits	686,232 43
27. (c) Borrowed on debentures	256,150 00

G.—Receipts from other sources, viz.:

30. (a) Rents, office building	2,565 87
(b) Bank interest	889 05
Totals	\$1,351,538 45

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty	\$227,861 64
(b) Loaned or invested in other securities, viz.:	
(i) Debentures and bonds	42,422 34

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	54,306 00
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C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank account (principal and interest)	197 77
19. (b) Deposits: Principal, \$663,761.10; interest, \$293.67	664,054 77
20. (c) Debentures issued in Canada: Principal, \$287,750; interest, \$31,124.51	318,874 51

D.—Management Expenses (other than foregoing):

25. (a) Salaries, wages and fees	8,783 75
26. (b) Commission or brokerage	1,535 22
28. (d) Stationery, postage, printing and advertising	836 48
30. (f) Fuel, rent, taxes (other than 7 and 32)	2,607 44
31. (g) Travelling expenses	341 15
32. (h) Registration fees	150 00
33. (i) Other management expenditure	9 25

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

E.—Other Expenditures, viz.:

34. (a) Maintenance of Company's building	\$1,733 13
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F.—Balance.

37. (a) Cash on hand and in banks	27,825 00
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Total	\$1,351,538 45
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MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$112,200; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: Approximately, \$500,000.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.44%; on debentures, 4.72%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 6.24%; (b) 4.75%.
 - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$2,162,272.41 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., 11; Amount, \$34,556.21.
 - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$3,952,540.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Continually under revision.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$8,000; Accountant, \$5,000; Teller, \$5,000; Book-keeper, \$2,000; Inspector, \$1,000.
- (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):

For 1915: Richard Graham, E. H. Caughell, St. Thomas.

For 1916: —————
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively: 2nd January, 2nd July, 3% (6% yearly).
16. What is the date appointed for the Annual Meeting? 6th March, 1916. Date of last Annual Meeting? 23rd February, 1915.
17. Special General Meetings held in 1915: Dates, none.

THE ONTARIO LOAN AND DEBENTURE COMPANY.*

Head Office, London, Ontario.

CONSTATING INSTRUMENTS.

Incorporated under Building Societies Act, Con. Statutes of Upper Canada, c. 53, by declaration filed in the office of the Clerk of the Peace for the County of Middlesex, 26th September, 1870. The original corporate name was The Ontario Savings and Investment Society.

By Order-in-Council of Ontario, dated 4th October, 1879, and also by Order-in-Council of Canada dated 29th October, 1879, the corporate name was changed to The Ontario Loan and Debenture Company.

The lending and borrowing powers are governed by 52 Vict. (1889), c. 94 (D.); 57-58 Vict. (1894), c. 116 (D.), and by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Ontario Loan and Debenture Company, of London, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 139 Dundas Street, in the City of London, in the Province of Ontario.

The Board is constituted of eight directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

John McClary, President, London;	10th February, 1915; 9th February, 1916.
A. M. Smart, First Vice-Pres., London;	" "
Thos. H. Smallman, Director, London;	" "
Lieut.-Col. Wm. M. Gartshore, Director, London;	" "
John M. Dillon, Director, London;	" "
Chas. R. Somerville, Director, London;	" "
Moses Masuret, Director, London;	" "
Thomas P. McCormick, Director, London;	" "
Alfred M. Smart, Manager and Secretary-Treasurer, London;	1st August, 1906.

A. Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$2,550,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1. Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsist- ing at 31st December, 1915.		Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.		
		\$	\$ c.	\$ c.
1. Fully called stock	31,000	50	1,550,000 00	.....
2. Partly "	20,000	50	1,000,000 00	800,000 00
Total	51,000	.....	2,550,000 1,750,000 00	800,000 00

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

*The Agricultural Savings and Loan Company of London was amalgamated with this company by Order-in-Council dated 10th November, 1911.

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called,	
\$1,550,000; total paid thereon	\$1,550,000 00
2. (b) Ordinary joint stock capital, 20 per cent. called;	
total called, \$200,000.00; total paid thereon	200,000 00
4. (d) Dividends declared in respect of (1) and (2), but not	
yet paid	39,375 00
5. (e) Unappropriated profits in respect of (1) and (2) ..	50,012 11
6. (f) Reserve fund in respect of (1) and (2)	1,750,000 00
	\$3,589,387 11

Liabilities to the Public.

27. Deposits (including unclaimed deposits): Right reserved	
to require 30 to 60 days' notice of any with-	
drawal*	\$1,071,284 44
28. Interest on deposits capitalized during the	
year	\$36,133.61
29. Debentures issued and payable in Canada	1,292,246 34
30. Interest due and accrued on (29)	18,918 73
31. Debentures issued in Canada but payable elsewhere	2,055,218 38
32. Interest due and accrued on (31)	19,922 92
	4,457,590 81
Total liabilities	
	\$8,046,977 92

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:—	
2. (i) At London, Ont, held in freehold	\$69,000 00
5. (b) Freehold land (including buildings), other than	
foregoing	16,156 55
	\$85,156 55

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of	
land less amount retained to pay prior mort-	
gages, \$5,674.75	6,872,920 73

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures...	\$479,086 28
15. (c) Debts secured by Public School debentures	52,278 33
16. (d) Debts secured by Loan Corporations' debentures...	2,885 96
17. (e) Debts secured by Dominion Government stock or	
bonds	48,449 37
18. (f) Debts secured by stock or bonds of any of the Pro-	
vinces of Canada	43,227 41
20. (h) Debts secured only by permanent stock or shares of	
the Corporation	477 56
22. (j) Debts secured by Bank stock	19,107 26
	645,512 17

*On amounts of \$1,000 and under, 30 days' notice; over \$1,000, 60 days' notice.

Assets.—Continued.

E.—Cash.

32. (b) In banks in London, England	\$5,436 13	
In banks in Canada	434,952 34	
		\$440,388 47

F.—Assets not hereinbefore mentioned.

37. (a) Stocks (owned)		3,000 00
Total assets	\$8,046,977 92	

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1914.

3. (ii) Cash in bank	\$264,679 18
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C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:—

10. (i) Principal	\$796,262 57
11. (ii) Interest	467,854 14

(b) On other securities:—

12. (i) Principal	253,357 76
13. (ii) Interest or dividends	27,380 73

1,544,855 20

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents	3,961 04
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F.—Borrowed Money.

26. (b) Borrowed by taking deposits	1,747,672 08
27. (c) Borrowed on debentures	766,813 81

2,514,485 89

G.—Receipts from other sources, viz.:

30. (a) Interest on bank accounts, etc.	13,336 78
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Total \$4,341,318 09

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty, less amount retained to pay prior mortgages	\$444,595 04
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(b) Loaned on or invested in other securities, viz.:

2. (i) Government bonds	91,610 89
3. (ii) Invested in municipal and school debentures	447,546 97
4. (iii) Bank stock	19,753 33
5. (iv) This Company's debentures	400 00

\$1,003,906 23

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	\$157,500 00
--	--------------

C.—Borrowed Money (other than foregoing) or interest.

19. (b) Deposits: Principal, \$1,716,436.01; interest, \$513.68..	\$1,716,949 69
20. (c) Debentures issued and payable in Canada: Principal, \$347,353.72; interest, \$56,151.11	403,504 83
21. (d) Debentures issued in Canada and payable elsewhere: Principal, \$458,707.63; interest, \$92,195.20	550,902 83
	<u>\$2,671,357 35</u>

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$26,727 95
26. (b) Commission or brokerage	21,613 23
28. (d) Stationery, postage, printing, advertising, etc.	5,027 72
30. (f) Taxes (other than in 7 and 32) and rates	7,188 27
31. (g) Travelling expenses	1,140 10
32. (h) Registration fee	250 00
	<u>61,947 27</u>

E.—Other Expenditures.

34. (a) Contribution to British Red Cross	\$1,000 00
35. (b) Dominion Government Special War Revenue Tax ..	5,218 77
	<u>6,218 77</u>

F.—Balance.

37. (b) Cash in banks	440,388 47
Total	<u>\$4,341,318 09</u>

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued and payable in Canada, \$608,414.84; issued in Canada and payable elsewhere, \$390,713.74.
2. Amount of other existing obligations which will mature in 1916: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: \$1,225,251.00.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.4020%; on debentures, 4.3515%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 6.9489%; (b) 5.7785%.
 - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$4,132,516.98 is on realty situate in Ontario, and \$2,740,403.75 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, \$20,915.68.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: Number, 19; amount, \$36,196.81.
 - (ii) Not so owned: Number, none; amount, none.

10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$16,213,542.00.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$5,000; Accountant, \$5,000; Teller, \$5,000; Inspectors, \$4,000; other officers and clerks, \$16,000; total, \$35,000.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited. 25th January, 1916.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):

For 1915: F. G. Jewell, C.A., and J. F. Kern, both of London, Ont.
For 1916: F. G. Jewell, C.A., and J. F. Kern, both of London, Ont.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? 2nd January, 1st April, 2nd July, 1st October; rate, 9% per annum.
16. What is the date appointed for the Annual Meeting? 2nd Wednesday in each February. Date of last Annual Meeting? 10th February, 1916.
17. Special General Meetings held in 1915: None.

THE VICTORIA LOAN AND SAVINGS COMPANY.

Head Office, Lindsay, Ontario.

Incorporated under the Building Societies Act, 1887, c. 169, as amended by 56 V. c. 31 (O.), by declaration filed with the Clerk of the Peace for the County of Victoria, on the 4th September, 1897.

The operations of the Company were for a time by law restricted to the County of Victoria (56 V. c. 31), continued by R.S.O. 1897, c. 205, s. 8 (4); but the Company having fulfilled the statutory requirements, was by Letters Patent of Ontario, bearing date 11th November, 1898, relieved from the above restriction of its operations.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the conditions and affairs of the Victoria Loan and Savings Company, of Lindsay, Ontario, at the 31st December, 1915. and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 71 Kent Street, in the Town of Lindsay, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

W. Flavelle, President, Lindsay:	February 2nd, 1915; February 5th, 1916.
R. J. McLaughlin, K.C., Vice-President, Toronto:	" "
W. H. Clarke, M.D., Vice-President, Lindsay:	" "
W. H. Stevens, B.A., Director, Lindsay:	" "
I. B. Begg, Director, Lindsay:	" "
H. J. Lytle, Director, Lindsay:	" "
F. C. Taylor, Director, Lindsay:	" "
C. E. Weeks, Manager, Lindsay, Ont.	

A permanent capital stock; total amount authorized, \$500,000; total amount subscribed, \$400,000, as more particularly set out in Schedule A hereto.

Amount paid in, \$400,000.00.

SCHEDULE A.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting 31st December, 1915			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	—		
1. Fully called stock	4,000	\$ 100	\$ 400,000	\$ c. 400,000 00	\$

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, ———; total paid thereon.....	\$400,000 00	
4. (d) Dividends declared in respect of (1) but not yet paid	9,000 00	
5. (e) Unappropriated profits in respect of (1).....	3,837 41	
6. (f) Reserve fund in respect of (1)	160,000 00	
		\$572,837 41

Liabilities to the Public.

27. Deposits (including accrued interest), right reserved to require 30 days' notice on any withdrawal	\$402,234 77	
29. Debentures issued in Canada	404,971 95	
30. Interest due and accrued on (29)	13,378 02	
31. Debentures issued elsewhere than in Canada	22,727 24	
32. Interest due and accrued on (31)	146 70	
38. Due on bills payable, including interest due and accrued	20,000 00	
39. Due on loans in process of completion or to pay assumed mortgages	7,592 71	
40. Unclaimed dividend	71 75	
41. Other liabilities to public, viz.:		
42. (a) Owing to agents	59 00	
		871,182 14
Total liabilities		\$1,444,019 55

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
3. (ii) At Lindsay, held in freehold	\$7,000 00

B.—Debts secured by Mortgages of Land.

9. Debts (other than item 10) secured by mortgages of land	\$1,033,604 70	
11. (c) Interest due or accrued on item (9) and not included therein	56,201 65	
		1,089,806 35

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures....	\$96,332 48	
15. (c) Debts secured by Public School debentures	55,491 03	
Debts secured by Dominion Government stock (or bonds)	24,375 00	
22. (j) Debts secured by 1st mortgage bonds	26,509 91	
23. (k) Debts secured by Telephone Bonds (municipal)	53,747 44	
26. (n) Interest due and accrued on items 14 to 22, and not included therein	10,335 21	
		266,791 07

BALANCE SHEET.—Continued.

E.—Cash.

31. (a) On hand	\$8,834 26	
32. (b) In banks	62,917 87	
		\$71,752 13

F.—Assets not hereinbefore mentioned.

38. (b) Bank stock and accrued interest	8,670 00	
Total assets		\$1,444,019 55

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1914.

Col. 1.) (Col. 3.) (Total Col. 4.)

(a) Cash (not already shown under (1):		
2. (i) On hand and in banks	\$34,510 53	
		\$34,510 53

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal	\$94,645 29	
11. (ii) Interest	75,008 79	
(b) On other securities:		
12. (i) Principal	34,036 55	
13. (ii) Interest or dividends	12,358 42	
		216,049 05

E.—Miscellaneous.

18. (a) Commission, brokerage	\$100 00	
19. (b) Premiums or bonuses on loans	1,456 91	
		1,556 91

F.—Borrowed Money.

25. (a) Bank or other advances, discounts or overdrafts	\$20,000 00	
26. (b) Borrowed by taking deposits	623,705 92	
27. (c) Borrowed on debentures	144,416 69	
		788,122 61

G.—Receipts from other sources.

20. (a) Sundry accounts	\$1,152 48	
(b) Agents	183 87	
(c) Stock transfer account	\$58 00	
Rent	55 92	
	113 92	
		1,450 27

Total \$1,041,689 37

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty	\$143,193 26	
(b) Loaned or invested in other securities	170,898 50	
Real estate purchased (Repairs)	50 80	
		\$314,142 56

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	27,991 15
--	-----------

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank account (principal and interest):		
19. (b) Deposits: Principal	\$516,034 63	
Interest	14,028 91	
20. (c) Debentures issued in Canada: Principal	63,261 81	
Interest	16,413 90	
		609,739 25
21. (d) Debentures issued elsewhere: Principal		4,136 63

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$8,912 13	
26. (b) Commission or brokerage	434 87	
27. (c) Advances to agents	59 00	
28. (d) Stationery, postage, printing and advertising	846 74	
30. (f) Fuel, rent, taxes, and rates	1,868 44	
31. (g) Travelling expenses	181 99	
33. (i) Other management expenditure, Patriotic contribution	250 00	
		12,553 17

E.—Other Expenditure.

34. (a) Sundry accounts	\$1,171 36	
35. (b) Agents' fees	274 87	
		1,446 23

F.—Balance.

37. (b) Cash on hand and in banks	71,680 38
Totals	\$1,041,689 37

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of Debentures maturing in 1916: Issued in Canada, \$36,750.00; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, \$20,000.00. Balance Dominion War Loan.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$361,773.49.
4. Average rate of interest per annum paid by the Corporation during 1915 : On deposits, 4%; on debentures, 4.85%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) On other securities:
 - (i) Owned beneficially by the Corporation: (a) 7.52%; (b) 7.10%.
 - (ii) Not owned beneficially: (a) none; (b) none.

6. Of the mortgages owned beneficially by the Corporation, \$323,535.56 is on realty situate in Ontario, and \$694,596.94 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., 5; amount, \$12,100.00.
 - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$2,909,500.00.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? When placed, renewed, or when in arrear.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, \$5,000.00; Assistant Manager, \$5,000.00; Accountant, \$4,000.00; Teller, \$4,000.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? January, 1916.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: R. Williamson, C.A., and G. A. Peters.
For 1916: R. Williamson & Co., Toronto.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? Jan. 2, 1915; April 1, 1915; July 1, 1915; Oct. 1, 1915. Rate, seven per cent. and half of one per cent. bonus.
16. What is the date appointed for the Annual Meeting? 1st Saturday in February.
Date of last Annual Meeting? February 5th, 1916.
17. Special General Meetings held in 1915: Dates, none.

THE TORONTO MORTGAGE COMPANY.

Head Office, Toronto Street, Toronto.

This Company was, under the provisions of the Loan Corporations Act, formed by the amalgamation of the Building and Loan Association with the Union Loan and Savings Company.

The agreement for the amalgamation of these Companies under the new Corporate name of The Toronto Mortgage Company was executed by both Companies on the 27th September, 1899; was ratified by the shareholders of the respective Companies on the 15th November, 1899, and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council dated 15th December, 1909.

ANNUAL STATEMENT

Of the condition and affairs of The Toronto Mortgage Company, of Toronto, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 13 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

Hon. Sir Wm. Mortimer Clark, President;	Feb. 10th, 1915; Feb. 9th, 1916.
Wellington Francis, K.C., Vice-President, Toronto;	" "
Casimir S. Gzowski, Director, Toronto;	" "
Thomas Gilmour, Director, Toronto;	" "
Herbert Langlois, Director, Toronto;	" "
Geo. Martin Rae, Director, Toronto;	" "
Henry B. Yates, M.D., Director, Montreal;	" "
Walter Gillespie, Managing-Secretary, Toronto.	

A. Permanent capital stock: Total amount authorized, \$1,445,860; total amount subscribed, \$724,550, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock	14,491	\$ 50	\$ 724,550	\$ 724,550	\$

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$724,550.00; total paid thereon	\$724,550 00	
4. (d) Dividends declared in respect of (1), but not yet paid	14,491 00	
5. (e) Unappropriated profits in respect of (1)	38 25	
6. (f) Reserve fund in respect of (1)	530,000 00	
7. (g) Contingent fund in respect of (1)	27,834 71	
		\$1,296,913 96

Liabilities to the Public.

27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal....	\$128,358 23	
29. Debentures issued in Canada	312,484 31	
30. Interest due and accrued on (29)	4,695 00	
31. Debentures issued elsewhere than in Canada	1,631,646 73	
32. Interest due and accrued on (31)	12,038 62	
		2,089,222 89
Total liabilities		\$3,386,136 85

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by the Corporation.

1. (a) Office premises situate as follows:	
2. (i) At 13 and 15 Toronto Street, Toronto, held in freehold..	\$45,000 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	2,447,156 35
12. (d) Of the debts mentioned in item 9, the sum of \$5,000.00 is due by directors or officers of the Corporation.	

C.—Debts not above enumerated, for which the Corporation
holds Securities as follows:

22. (j) Call loans on bank stocks	173,820 00
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E.—Cash.

31. (a) On hand	\$1,137 20	
32. (b) In banks in Canada	135,916 88	
In banks in England	37,982 35	
		175,036 43

F.—Assets not hereinbefore mentioned.

37. (a) Bonds and stocks owned by the Company	545,124 07
Total assets	\$3,386,136 85

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1914.

Total Col. 4.

Cash (not already shown under (1)):

2.	(1) On hand	\$769 55
3.	(ii) In banks	144,205 86

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:

10.	(i) Principal	257,321 75
11.	(ii) Interest	202,733 95

(b) On other securities:

12.	(i) Principal	97,370 75
13.	(ii) Interest or dividends	35,263 16

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b)	Rent, net, from Company's office building	4,419 63
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E.—Miscellaneous.

	Profit on exchange	3,037 13
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F.—Borrowed Money.

26. (b)	Borrowed by taking deposits	98,462 29
27. (c)	Borrowed on debentures	306,350 71

Totals		\$1,149,934 78
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CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

1. (a)	Loaned on mortgages of realty	\$87,205 44
(b)	Loaned on other securities:	
2.	(i) Call loans on bank stocks	135,648 77

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	57,964 00
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C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19. (b)	Deposits (including interest)	108,994 65
20. (c)	Debentures issued in Canada:	
	Principal	\$25,086 67
	Interest	13,736 30
		38,822 97
21. (d)	Debentures issued elsewhere:	
	Principal	\$297,287 06
	Interest	71,280 97
		368,568 03

CASH ACCOUNT.—Continued.

D.—Management Expenses (other than foregoing).	
25. (a) Salaries, wages and fees	18,163 68
26. (b) Commission or brokerage	3,372 21
28. (d) Stationery, postage, printing and advertising	1,393 79
30. (f) Fuel, rent, taxes (other than in 7 and 32), and Red Cross subscription and Government	4,451 79
32. (h) Registration fees	200 00
E.—Other Expenditure, viz.:	
34. (a) Municipal debentures purchased	150,113 02
F.—Balance.	
37. (a) Cash on hand and in various banks	175,036 43
Total	\$1,149,934 78

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$92,700.00; Issued elsewhere, \$358,381.33.
2. Amount of other existing obligations which will mature in 1916: Exclusive of deposits, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$693,867.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.507%; on debentures, 4.412%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 6.26%; (b) 5.83%.
 - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$2,447,156.35 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, \$4,353.42.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., none; Amount, none.
 - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$5,900,000.00.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Mortgages, yearly; property as occasion requires.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: All, in sums of \$1,000.00 to \$5,000.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):
For 1915: E. R. C. Clarkson, F.C.A., and Jas. Hardy, F.C.A.
For 1916: E. R. C. Clarkson, F.C.A., and Jas. Hardy, F.C.A.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively: 8% quarterly—1st January, April, July, October.
16. What is the date appointed for the Annual Meeting? 9th February, 1916. Date of last Annual Meeting? 10th February, 1915.
17. Special General Meetings held in 1915: Dates, none.

THE STANDARD RELIANCE MORTGAGE CORPORATION.

Head Office, Toronto, Ontario.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act (Consol. Stat. U. C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Wellington, on 14th February, 1873 (Decl. Book II., 133). The original corporate name was "The Orangeville Building and Loan Association," which name was by Order-in-Council of Ontario, dated 19th May, 1898, changed to The Standard Loan Company. By the same Order-in-Council the head office was changed from Orangeville to Toronto.

By Order-in-Council, dated 21st April, 1913, The Standard Loan Company was amalgamated with The Reliance Loan and Savings Company of Ontario, and by the same Order-in-Council, the name was changed to The Standard Reliance Mortgage Corporation.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

By Order-in-Council, dated the 4th day of December, 1914, the purchase of the Sun and Hastings Savings and Loan Company of Ontario by the Standard Reliance Mortgage Corporation was approved by the Lieutenant-Governor.

ANNUAL STATEMENT

Of the conditions of affairs of the Standard Reliance Mortgage Corporation at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 84 King Street East, in the City of Toronto.

The Board is constituted of nineteen directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

Sir MacKenzie Bowell, K.C.M.G., Honorary-President, Belleville, Ont.;		
Nathan H. Stevens, President, Chatham, Ont.;	March 1st, 1915;	March 6th, 1916.
Wilfrid S. Dinnick, Vice-President, Toronto, Ont.:	"	"
John Firstbrook, Vice-President, Toronto, Ont.:	"	"
E. F. B. Johnston, K.C., Director, Toronto, Ont.:	"	"
Earl of Clarendon, Director, London, Eng.;	"	"
E. Jessop, M.D., Director, St. Catharines, Ont.:	"	"
J. A. McEvoy, Director, Toronto, Ont.:	"	"
David Ratz, Director, New Hamburg, Ont.:	"	"
James Gunn, Director, Toronto, Ont.:	"	"
David Kemp, Director, Toronto, Ont.:	"	"
E. C. McNally, Director, Niagara Falls, Ont.:	"	"
W. L. Horton, Director, Goderich, Ont.:	"	"
Rev. G. I. Taylor, M.A., Director, Toronto, Ont.:	"	"
R. H. Greene, Director, Toronto, Ont.:	"	"
Rev. Amos Campbell, Director, Belleville, Ont.;	"	"
J. T. Gilmour, M.D., Director, Guelph, Ont.;	"	"
W. J. Fawcett, Director, Toronto, Ont.;	"	"
Herbert Waddington, Managing Director, Toronto, Ont.:	"	"
Chas. R. Hill, Assistant General Manager, Toronto, Ont.:	"	"
Charles Bauckham, Secretary-Treasurer, Toronto, Ont.:	"	"

A.—Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$2,643,340.00, more particularly described in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock.....	50,145-4 5	\$ 50	\$ 2,507,290	\$ 2,507,290 00	\$ c.
2. Partly called stock (35% called).....	1,453	50	72,650	21,651 72	38,244 80
3. Partly called stock (no uniform call).....	1,268	50	63,400	27,172 18	36,227 82
4. Paid in advance of calls				12,753 48	
Totals	52,866-4 5		2,643,340	2,568,867 38	74,472 62

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called; total called, \$2,507,290; total paid thereon	\$2,507,290 00
2. (b) Ordinary joint stock capital, 35% called; total called, \$72,650 paid thereon	21,651 72
3. (c) Ordinary joint stock capital: No uniform call made; total called, \$63,400; total paid thereon	27,172 18
(cc) Joint stock capital paid in advance of calls.....	12,753 48
4. (d) Dividends declared in respect of (1), (2) and (3), but not yet paid	93,512 90
5. (e) Unappropriated profits in respect of (1), (2) or (3)	13,726 18
6. (f) Reserve fund in respect of (1), (2) and (3)	615,000 00
7. (g) Contingent Fund in respect of (1), (2) or (3)	75,000 00
	<u>\$3,366,106 46</u>

Liabilities to the Public

27. Deposits, right reserved to require 30 days' notice of any withdrawal (including unclaimed deposits)	\$605,698 53
29. Debentures issued in Canada	2,547,938 85
30. Interest due and accrued on (29)	38,013 41
31. Debentures issued elsewhere than in Canada	131,691 93
32. Interest due and accrued on (31)	1,181 11
40. Other liabilities to the public:	
41. (a) Mortgages payable	39,052 49
43. (b) Accounts payable	2,899 00
	<u>3,366,475 32</u>
Total liabilities	<u>\$6,732,581 78</u>

Cr.

Assets.

I.—Assets of which the Corporation is a Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Chatham, held in freehold	\$10,000 00	
3. (ii) At Toronto, held in freehold	281,695 21	
4. (iii) At New Hamburg, held in freehold	5,466 69	
5. (b) Freehold land (including buildings), other than foregoing	195,477 12	
		\$492,639 02

B.—Debts secured by Morigages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$5,478,724 20	
11. (c) Interest due and accrued on item 9 and not included therein	22,938 98	
		5,501,663 18

C.—Debts not above enumerated for which the Corporation holds securities as follows:

16. (d) Debts secured by Loan Corporations debentures ...	\$12,874 42	
20. (h) Debts secured only by permanent stock or shares of the Corporation	42,785 19	
22. (j) Debts secured by stocks	606 94	
		56,266 55

D.—Unsecured Debts.

27. (a) Sundry assets	\$13,471 93	
28. (b) Due from agents	4,045 22	
29. (c) Rents accrued	2,050 83	
		19,567 98

E.—Cash.

31. (a) Cash on hand	\$22,314 77	
32. (b) Cash in banks	116,088 13	
		138,402 90

F.—Assets not hereinbefore mentioned.

37. (a) Office furniture	\$5,600 00	
38. (b) Stocks and bonds	512,742 15	
39. (c) Automobiles	5,700 00	
		524,042 15
Total assets		\$6,732,581 78

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balance December 31st, 1914.

(Col. 1.) (Total Col. 4.)

1. Cash:		
2. (i) On hand		\$24,195 03
3. (ii) In bank		89,474 62

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

B.—Sums received wholly or partly on Capital Stock.		
	(Col. 1.)	(Total Col. 4.)
4. (a) Calls on joint stock permanent capital		\$5,204 11
C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of Realty:		
10. (i) Principal		907,004 08
11. (ii) Interest	\$428,018 31	
(b) On other securities:		
12. (i) Principal		20,658 59
13. (ii) Interest or dividends	11,299 95	
(c) Unsecured Debts:		
14. (i) Principal		459 44
D.—Receipts from Real Estate Owned Beneficially by Corporation.		
16. (a) Sales	498 08	14,215 00
17. (b) Rents	20,200 53	
E.—Miscellaneous.		
18. (a) Commission, brokerage, etc.	3,133 33	
19. (b) Premiums or bonus on loans	1,333 17	
F.—Borrowed Money.		
25. (a) Bank or other advances, discounts or overdrafts....	413 80	
26. (b) Borrowed by taking deposits		1,405,736 57
27. (c) Borrowed on debentures		770,682 18
G.—Receipts from other sources, viz.:		
30. (a) On account of agents balances		2,256 56
Totals	\$464,897 17	\$3,239,886 18
Total		\$3,704,783 35

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty		\$1,070,157 77
(b) Loaned on or invested in other securities:		
2. (i) Stocks and bonds		58,590 37
6. (c) Real estate purchased		41,155 54
7. (d) Incumbrances on realty paid off	2,797 20	16,500 00
B.—Expended on Stock Account.		
8. Dividends paid on permanent stock	179,910 61	

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

C.—Borrowed Money (other than foregoing), interest paid thereon, viz.:

	(Col. 1.)	(Total Col. 4.)
19. (b) Deposits: Interest, principal	\$21,124 11	\$1,323,275 70
20. (c) Debentures issued in Canada: Interest, Principal ..	130,638 30	593,878 78
21. (d) Debentures issued elsewhere .....	.....	9,878 96

D.—Management Expenses (other than foregoing):

25. (a) Salaries, wages and fees	50,568 40
26. (b) Commission or brokerage	11,499 24
28. (d) Stationery, postage, printing, advertising	10,680 59
29. (e) Law costs	1,954 62
30. (f) Fuel, rent, taxes (other than 7 and 32), and rates ..	4,708 43
31. (g) Travelling expenses	8,283 06
32. (h) Registration fees, expense of agencies	7,914 23
33. (i) Other management expenses	6,245 76

E.—Other Expenditures, viz.:

34. (a) Office furniture and automobiles .....	.....	7,025 25
36. (c) Property expense	9,593 53	.....

F.—Balance.

37. (a) Cash on hand and in banks .....	.....	138,402 90
Totals	\$445,918 08	\$3,258,865 27
Total .....	.....	\$3,704,783 35

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$515,660.27; issued elsewhere, \$42,340.01.
2. Amount of other existing obligations which will mature in 1916, \$12,903.48.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$913,973.23.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 4%; on debentures, 5%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 8%; (b) 10%.
 - (ii) Not owned beneficially: (a) none; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$4,286,932.75 is on realty situate in Ontario, and \$1,191,791.45 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, \$60,534.36.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No., 133; amount, \$175,239.96.
 - (ii) Not so owned, No., none; amount, none.

10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, \$10,808,533.01.
11. How often are the securities held by the Corporation valued? Once a year.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Managing Director, \$5,000.00; Assistant General Manager and Secretary-Treasurer, \$2,500.00 each.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? Monthly during year.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: A. C. Neff, J. F. Lawson.
For 1916: A. C. Neff, J. F. Lawson.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? January 1st and July 1st, 7%.
16. What is the date appointed for the Annual Meeting? March 6th, 1916. Date of last Annual Meeting? March 1st, 1915.
17. Special General Meetings held in 1915: Dates, none.

THE SECURITY LOAN AND SAVINGS COMPANY, ST. CATHARINES.

Head Office, St. Catharines, Ont.

Incorporated under the Building Societies Act (Consol. Stat. U. C., c. 53), by declaration filed with the Clerk of the Peace for the County of Lincoln on the 12th March, 1870. The original corporate name was The Security Permanent Building and Savings Society.

The Corporate name was changed to The Security Loan and Savings Company, St. Catharines, in 1876 by 39 V., c. 64 (D); and also by Order-in-Council of Ontario, dated 18th August, 1876.

The lending and the borrowing powers of the Company are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Security Loan and Savings Company, St. Catharines, of St. Catharines, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 26 James Street, in the City of St. Catharines, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

Henry J. Taylor, President, St. Catharines;	3rd February, 1915;	2nd February, 1916.
J. H. Ingersoll, K.C., Vice-Pres., St. Catharines;	"	"
M. Y. Keating, Director, St. Catharines;	"	"
Dr. W. H. Merritt, Director, St. Catharines;	"	"
Jabez Newman, Director, St. Catharines;	"	"
A. W. Moore, Director, St. Catharines;	"	"
E. F. Dwyer, Director and Secretary-Treasurer, St. Catharines;	"	"

A.—*Permanent capital stock: Total amount authorized, \$500,000; total amount subscribed, \$500,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	Number of shares.	Per value of shares.	—		
1. Fully called stock...	5,000	\$ 100	\$ 500,000	\$ 500,000	\$ none

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

*By Order-in-Council dated 14th March, 1916, the authorized capital stock was increased to \$1,000,000.00.

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$500,000.00; total paid thereon	\$500,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid	15,000 00	
6. (f) Reserve fund in respect of (1)	103,000 00	
7. (g) Contingent fund in respect of (1)	2,412 26	
		\$620,412 26

Liabilities to the Public.

27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal....	\$310,101 83	
28. Interest on deposits, due or accrued or capitalized.....	2,231 37	
29. Debentures issued in Canada	131,529 07	
30. Interest due or accrued on (29)	2,777 54	
		446,639 81
Total liabilities		\$1,067,052 07

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by the Corporation.

1. (a) Office premises situate as follows:	
2. (i) At 26 James Street, St. Catharines, held in feehold	\$19,000 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	957,864 92
10. (b) Debts secured by mortgaged land held for sale....	2,444 42

C.—Debts not above enumerated, for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures....	29,495 54
20. (h) Debts secured only by permanent stock or shares of the Corporation	8,754 86
23. (k) Debts secured by life insurance policies	10,551 32

E.—Cash.

32. (b) In bank	38,685 01
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F.—Assets not hereinbefore mentioned.

37. (a) Furniture	256 00
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Total assets \$1,067,052 07

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1914.

		(Col. 1.)
3.	(ii) In bank	\$47,811 15

B.—Sums Received Wholly or Partly on Capital Stock.

4. (a)	Calls on joint stock permanent capital (subscribed and paid)	3,425 00
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C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10.	(i) Principal	117,220 41
11.	(ii) Interest	61,464 61
(b) On other securities:		
12.	(i) Principal	1,207 60
13.	(ii) Interest or dividends	1,584 79

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b)	Rents	348 00
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F.—Borrowed Money.

26. (b)	Borrowed by taking deposits	708,258 21
27. (c)	Borrowed on debentures	35,948 01

G.—Receipts from other sources, viz.:

30. (a)	Interest, Imperial Bank of Canada	940 02
Total		\$978,207 80

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 1.)
1. (a)	Loaned on mortgages of realty, including item (7) ..	\$152,311 11
(b) Loaned on or invested in other securities, viz.:		
	(i) Municipal debentures	9,017 63
4. (iii)	Permanent stock of this Company	4,480 00
7. (e)	Insurance or taxes advanced on property mortgaged to the Corporation, included in item 1 (a).	

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	24,523 54
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CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19. (b) Deposits: Principal, \$655,845.44; interest, \$8,374.77..	\$664,220 21
20. (c) Debentures issued in Canada: Principal, \$69,203.52; interest, \$7,070.68	76,274 20

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	5,139 00
28. (d) Stationery, postage, printing and advertising.....	503 31
30. (f) Fuel, rent, taxes (other than 7 and 33), and rates..	765 70
31. (g) Travelling expenses	24 35
32. (h) Registration fees, \$105.00; Provincial tax on capital, \$620.72	725 72
33. (i) Other management expenditure	97 04

E.—Other Expenditure, viz.:

34. (a) Dominion Government War Tax	430 46
35. (b) Grants Patriotic Fund, \$700.00; Red Cross Fund, \$200.00	900 00
36. (c) Standard Life Assurance premiums	110 52

F.—Balance.

39. (ii) Cash in bank	38,685 01
Totals	\$978,207 80

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$34,848.01; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$231,360.00.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.09%; on debentures, 4.49%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 6.80%; (b) 5.19%.
 - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$957,864.92 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., none; Amount, none.
 - (ii) Not so owned: No., none; Amount, none.

10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$2,351,365.00.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Where loans are made or renewed, or if in arrears.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Secretary-Treasurer, private bond and mortgage, \$10,000.00; Accountant-Teller, Guarantee Company bond, \$5,000.00; Assistant Teller, private bond, \$2,000.00.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies?
As above.
13. Date when the accounts of the Corporation were last audited? January 21st, 1916.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):
For 1915: Robert Fowlie and J. Albert Pay.
For 1916: Robert Fowlie and J. Albert Pay.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively; January 2nd and July 2nd, 1915.
16. What is the date appointed for the Annual Meeting? 1st Wednesday in February.
Date of last Annual Meeting? 3rd February, 1915.
17. Special General Meetings held in 1915: None.

THE GREAT WEST PERMANENT LOAN COMPANY.

Head Office, Winnipeg, Manitoba.

CONSTATING INSTRUMENTS.

Incorporated on 19th May, 1909, by Special Act of the Parliament of Canada (9 Edward VII. chap. 89 D), which Act was, on the 16th March, 1910, validated and confirmed by a Special Act of the Legislature of Manitoba [File page 457]. For the lending and borrowing powers see the above cited Acts.

For Ontario, see The Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Great West Permanent Loan Company, of Winnipeg, Manitoba, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 356 Main Street, in the City of Winnipeg, in the Province of Manitoba.

The Chief Agency for Ontario is situate at No. 20 King Street West, City of Toronto, Ontario.

The Chief Agent and Attorney for Ontario is A. C. Mitchell, and his address is 20 King Street W., Toronto, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

W. T. Alexander, President, Winnipeg;	February 16, 1916; February 17, 1917.
E. S. Popham, Vice-Pres., Winnipeg;	" "
E. D. Martin, Vice-Pres., Winnipeg;	" "
Wm. Robinson, Director, Winnipeg;	" "
E. L. Taylor, Director, Winnipeg;	" "
S. D. Lazier, Director, Belleville;	" "
D. E. Sprague, Director, Winnipeg;	" "
F. H. Alexander, Director, Winnipeg;	" "
E. F. Hutchings, Director, Winnipeg;	" "
W. T. Alexander, Manager, Winnipeg;	
F. H. Alexander, Secretary, Winnipeg;	

A.—Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$2,426,750, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		\$	\$ c.	\$ c.	\$ c.
1. Fully called ..	24,040	100	2,404,000 00	2,404,000 00	.....
2. Partly called	227½	100	22,750 00	6,925 31	15,824 69
Totals.....	24,267½	.....	2,426,750 00	2,410,925 31	15,824 69

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, total paid thereon	\$2,404,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid, "A" only	84,137 91	
6. (f) Reserve fund	685,902 02	
8. (h) Instalment permanent stock (payable by fixed periodical payments): Total subscribed, \$22,750.00, on which has been paid	6,925 31	
Accrued interest on (8)	659 87	
"A" Interest payable Jan. 1st, 1916	21 60	
26. Unclaimed dividends	1,553 71	
		\$3,183,200 42

Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal, with accrued interest	\$1,103,858 18	
29. Debentures issued in Canada	627,243 79	
30. Interest due and accrued on (29)	9,503 30	
31. Debentures issued elsewhere than in Canada	711,798 72	
32. Interest due and accrued on (31)	5,665 69	
39. Due on loans in process of completion or to pay assumed mortgages	5,876 03	
41. Other liabilities to public:		
Accounts payable	369 73	
42. (a) Loan repayments	1,779,455 32	
		4,243,770 76
Total liabilities		\$7,426,971 18

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
3. (ii) At Winnipeg for H. O. site	\$623,525 93	
5. (b) Freehold land (including buildings), other than foregoing	123,806 27	
		\$747,332 20

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	5,949,178 74
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C.—Debts not above enumerated for which the Corporation holds securities as follows:

20. (h) Debts secured only by permanent stock or shares of the Corporation	\$4,065 19
22. (j) Debts secured by trust company stocks	1,316 16
23. (k) Debts secured by collateral	23,350 08
	28,731 43

BALANCE SHEET.—Continued.

E.—Cash.

31. (a) On hand in head office and branches	\$77,298 25	
32. (b) In Banks in Canada	353,488 19	
In Banks in England	14,637 25	\$445,423 69

F.—Assets not hereinbefore mentioned.

37. (a) Bank and Trust Co. stock account and interest	\$155,662 44	
38. (b) Sundry accounts due Company	9,442 10	
39. (c) Commission and suspense expense account.....	41,017 46	
40. (d) Office furniture and fixtures	43,584 93	
41. (e) Charter and license account	6,452 92	
42. (f) Due by Company's agents	145 27	256,305 12
Total assets	\$7,426,971 18	

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1914.

	(Col. 1.)	(Col. 4.)
2. (i) Cash on hand		\$74,032 87
(ii) In bank		107,203 30

B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on permanent capital	10,714 96
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C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal		511,431 47
11. (ii) Interest	\$279,255 56	279,255 56
(b) On other securities:		
13. (i) Principal		62,113 30
(ii) Interest or dividends	5,012 94	5,012 94
(c) Unsecured debts:		
14. (i) Principal		2,631 16

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales		3,417 28
17. (b) Rents	12,105 64	12,105 64

E.—Miscellaneous.

18. (a) Commission, brokerage	169 60	169 60
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F.—Borrowed Money.

26. (b) Borrowed by taking deposits, including interest		3,217,292 76
27. (c) Borrowed on debentures		262,991 93

G.—Receipts from Other Sources.

30. (a) Unclaimed dividends		696 30
(b) Bank interest, etc.		728 93

Total	\$4,549,798 00
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CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums loaned or invested on Capital Account.

	(Col. 1.)	(Col. 4.)
1. Loaned on mortgages of realty		\$36,960 46
(b) Loaned or invested in other securities:		
2. (i) Loaned on company's stock		3,500 00
3. (ii) Invested in stocks		37,961 20
4. (iii) Completing head office building		12,609 09
5. (iv) Advanced on collateral security		21,262 99
6. (c) Real estate purchased		1,095 37
7. (d) Incumbrances on realty paid off		1,404 63
(e) Insurance or taxes, repairs, advanced on property mortgaged to the Corporation		84,847 39

B.—Expended on Stock Account.

8. Dividends on permanent stock	\$215,815 38	215,815 38
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C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank account interest		298,902 40
19. (b) Deposits: Principal, \$2,931,833.33; interest, \$39,866.92 . . .	\$39,866 92	2,931,833 33
20. (c) Debentures issued in Canada: Principal, \$110,153.55		110,153 35
21. (d) Debentures issued elsewhere: Principal, \$68,425.33..		68,425 33
Interest on (20) and (21)	60,855 08	
		100,722 00

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$60,782 99	
26. (b) Commission or brokerage	222 50	
27. (c) Advances to agents	250 00	
28. (d) Stationery, postage, printing and advertising	14,407 87	
29. (e) Law costs	402 20	
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	20,863 59	
31. (g) Travelling expenses	3,742 81	
32. (h) Registration fees, Government and War Revenue Taxes	7,359 99	
33. (i) Other management expenditure	20,849 42	
		128,881 37

E.—Other Expenditure, viz.:

34. (a) Organization expenses		2,004 17
35. (b) Furniture and fixtures		35,017 82
36. (c) Insurance, taxes, etc., on real estate properties		9,403 32
Commission and expense suspense accounts		3,574 71

F.—Balance.

37. (a) Cash on hand and in banks		445,423 69
Total		\$4,549,798 00

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$125,011.93; issued elsewhere, \$109,938.00.
2. Amount of other existing obligations which will mature in 1916: Exclusive of deposit, none.
3. Amount of securities held by the Corporation which will mature and become payable in the Corporation in 1916: Exclusive of loans, none.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 4%; on debentures, 4 7-8%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 9.5%; (b) 2%.
 - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$112,966.84 is on realty situate in Ontario, and \$4,056,756.58 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, \$74,946.03.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No., 317; amount, \$467,706.90.
 - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$13,000,000.00.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? When loans are made and later when Directors deem advisable.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. Persons holding responsible positions in Company bonded from \$1,000.00 to \$10,000.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: Pender, Cooper, Slasor & Co., C.A.; and Riddell, Stead, Graham & Hutchison, C.A.
1916: Same as in 1915.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? July 1st, 1915, 9% per annum; January 1st, 1916, 7% per annum.
16. What is the date appointed for the Annual Meeting? February 16th, 1916. Date of last annual meeting? February 17th, 1915.
17. Special General Meetings held in 1915: None.

THE LONDON LOAN AND SAVINGS COMPANY OF CANADA.

Head Office, London, Ont.

Incorporated under the Building Societies Act (Consol. Stat. U.C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Middlesex, 2nd May, 1877.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the London Loan and Savings Company of Canada, of London, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 220 Dundas Street, in the City of London, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

G. G. McCormick, President, London;	February 11, 1915; February 10, 1916.
Thomas Baker, 1st Vice-President, London;	" "
W. E. Robinson, 2nd Vice-President, London;	" "
Chas. R. Hunt, Director, London, Ont.;	" "
M. J. Kent, Managing Director, London;	1st May, 1877, at discretion of Directors.

A.—Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid.
	No. of shares.	Par value.			
		\$	\$	\$ c.	\$ c.
1. Fully called stock.....	17,657	50	882,850	882,850 00	.....
3. Instalment stock	2,343	50	117,150	39 93	117,110 07
(Payable by fixed periodical payments and still in process of payment.)					
	20,000	.....	1,000,000	882,889 93	117,110 07

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$882,850; total paid thereon	\$882,850 00	
4. (d) Dividends and bonus declared in respect of (1)....	16,357 15	
5. (e) Unappropriated profits in respect of (1)	1,690 06	
6. (f) Reserve fund in respect of (1)	340,000 00	
8. (h) Instalment Permanent Stock (payable by fixed periodical payments): Total subscribed, \$117,150; on which has been paid	39 93	
12. (i) Bonus fund in respect of 1, 2, 3 and 8.....	15,200 00	
		\$1,256,137 14

Liabilities to the Public.

27. Deposits, right reserved to require 30 or more days' notice of any withdrawal	\$512,523 00	
29. Debentures issued in Canada	481,676 22	
30. Interest due and accrued on (29)	11,729 09	
31. Debentures issued elsewhere than in Canada	749,033 53	
32. Interest due and accrued on (31)	6,842 41	
		1,761,804 25
Total liabilities		\$3,017,941 39

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:
2. (i) At London, Ont., held in freehold

\$63,000 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land	\$2,271,929 00	
10. (b) Debts secured by mortgaged land held for sale.....	47,529 00	
		2,319,458 00
12. (d) Of the debts mentioned in item 9, the sum of \$33,027.00 is due by directors or officers of the Corporation (not extended).		

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Debts secured by municipal bonds or debentures...	\$6,765 00	
16. (d) Debts secured by Loan Corporation debentures.....	555 00	
19. (g) Debts secured by stocks or bonds of other governments	20,216 00	
20. (h) Debts secured only by permanent stock or shares of the Corporation	69,305 00	
22. (j) Debts secured by other stocks	2,318 00	
		99,159 00

D.—Unsecured Debts.

27. (a) Rents due and accrued	544 84
10 L.C.	

BALANCE SHEET.—Continued.

E.—Cash.

31. (a) On hand	\$12,885 19	
32. (b) In bank in Canada	115,119 17	
In bank in England	61,338 10	
In bank in United States	5,641 09	
		\$194,983 55

F.—Assets not hereinbefore mentioned.

37. (a) Loan companies' stocks owned	\$340,725 00	
38. (b) Stock transfer stamps and savings bank deposit...	71 00	
40. (d) Sundries (steel deposit boxes, office furniture, etc., not valued)		340,796 00
Total assets		\$3,017,941 39

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1914.

(b) Cash (not already shown under (1)):

2. (i) On hand	\$10,329 01	
3. (ii) In banks	170,494 57	
		\$180,823 58

B.—Sums received wholly or partly on Capital Stock.

4. (a) Calls on joint stock capital	25,665 93
---	-----------

C.—Receipts on account of Investments, Loans or Debts.

(a) Mortgages of realty:

10. (i) Principal	\$292,984 75	
11. (ii) Interest	186,635 83	
		479,620 58

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents, \$7,352.47, included in No. 10.

F.—Borrowed Money.

26. (b) Borrowed by taking deposits	\$1,512,486 29	
27. (c) Borrowed on debentures	121,467 61	
		1,633,953 90

G.—Receipts from other sources, viz.:

30. (a) Sundry cash items	\$2,351 85	
(b) Safety deposit vault rents	252 30	
		2,604 15
Total		\$2,322,668 14

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	
1. (a) Loaned on mortgages of realty, etc.	\$385,484 37	
(b) Loaned or invested in other securities. Included in No. 1		
7. (d) Incumbrances on realty paid off (taxes on Com- pany's building)	1,936 43	\$387,420 80

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	\$52,143 36	
(a) Bonus paid on joint stock capital	11,874 19	64,017 55

C.—Borrowed Money (other than foregoing) or interest thereon paid.

19. (b) Deposits: Principal, \$1,456,244.07; interest, \$13,- 311.14	\$1,469,555 21	
20. (c) Debentures issued in Canada: Principal, \$103,408.27; interest, \$18,243.95	121,652 22	
21. (d) Debentures issued elsewhere: Principal, \$20,683.36; interest, \$36,105.70	56,789 06	1,647,996 49

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$16,481 19	
26. (b) Commission or brokerage	1,936 02	
28. (d) Stationery, postage, printing and advertising	1,090 78	
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	5,903 15	
31. (g) Travelling expenses	42 70	
32. (h) Registration fees	180 00	
33. (i) Other management expenditure	719 83	26,353 67

E.—Other Expenditures, viz.:

34. (a) Insurance	\$503 46	
35. (b) Janitor's fees, repairs, etc.	792 62	
36. (c) Red Cross Fund contributions	600 00	1,896 68

F.—Balance.

37. (b) Cash on hand and in banks	194,983 55	
Total	\$2,322,668 14	

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$168,795.56; Issued elsewhere, \$72,853.99.
2. Amount of other existing obligations which will mature in 1916: None, save deposits and rent.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: Estimated at \$320,000, but none payable till 9 months after war is over, owing to Mortgages Relief Act.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.348%; on debentures, 4.91%; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) $7\frac{1}{2}\%$; (b) 6.75% .
 - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$2,319,458 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., 5; Amount, \$64,510.
 - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$4,842,013.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Lands when loans made, and mortgages yearly.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Manager, \$10,000; Teller, \$10,000; other officers, \$13,000; in all, \$33,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Partly private, principally guarantee companies.
13. Date when the accounts of the Corporation were last audited? 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):
For 1915: A. Screaton and S. Coyle.
For 1916: Not yet appointed.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively: January 2nd, April 1st, July 2nd, October 1st; $1\frac{1}{2}\%$ each quarter, at rate of 6% per annum, paid quarterly; and $1\frac{1}{4}\%$ bonus per annum, paid quarterly.
16. What is the date appointed for the Annual Meeting? 2nd Thursday in February.
Date of last Annual Meeting? February 11th, 1915.
17. Special General Meetings held in 1915: None.

THE MIDLAND LOAN AND SAVINGS COMPANY.

Head Office, Port Hope, Ontario.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, Consol. Stat. U.C., Chap. 53, by declaration filed with the Clerk of the Peace for the United Counties of Northumberland and Durham, 5th July, 1872. (Decl. Book, II., 127.)

The corporate name was, by Order-in-Council of Ontario, 21st June, 1876 (*Ibid*), changed to the Midland Loan and Savings Company.¹

A by-law altering the amount of the capital stock and par value of the share was, pursuant to the Loan Corporations Act, approved by Order-in-Council of Ontario, 3rd October, 1900.

The borrowing and lending powers are governed by the Loan and Trust Corporations Act. R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition of affairs of the Midland Loan and Savings Company, of Port Hope, Ont., at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Walton Street, in the Town of Port Hope, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office.

William Henwood, President, Welcome, Ont.,	2nd August, 1912;	February 1st, 1916.
John Wickett, Vice-Pres., Port Hope, Ont.,	2nd August, 1912,	"
Henry Mulligan, Director, Millbrook, Ont.,	20th Nov., 1908,	"
Thomas Wickett, Director, Port Hope, Ont.,	1st February, 1910,	"
Thomas Roberts, Director, Welcome, Ont.,	1st February, 1910,	"
R. A. Mulholland, Director, Port Hope, Ont.,	2nd August, 1912,	"
J. H. Helm, Manager, Port Hope, Ont.,	1st January, 1905,	"

A.—Permanent capital stock: Total amount authorized, unlimited; total amount subscribed, \$360,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class I.—Fixed and permanent capital stock created by virtue of Building Societies Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation
	No. of shares.	Par value.	—		
		\$	\$	\$ c.	
1. Fully called.....	36,000	10	360,000	360,000 00	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$360,000; total paid thereon	\$360,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid	14,430 00	
5. (e) Unappropriated profits in respect of (1)	15,731 41	
6. (f) Reserve fund in respect of (1)	245,000 00	
		<u>\$635,161 41</u>

Liabilities to the Public.

27. Deposits (including Unclaimed Deposits): Right reserved to require 30 days' notice of any withdrawal ..	\$357,348 73	
28. Interest on deposits, due or accrued or capitalized	13,942 94	
29. Debentures issued in Canada	492,194 37	
30. Interest due and accrued on (29)	11,486 20	
		<u>874,972 24</u>
Total liabilities		<u>\$1,510,133 65</u>

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At Port Hope, held in freehold	\$5,000 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$1,171,700 56	
10. (b) Debts secured by mortgaged land held for sale	9,120 60	
11. (c) Interest due and accrued on items 9 and 10 and not included therein	34,582 70	
		<u>1,215,403 86</u>

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by Municipal Bonds or Debentures ..	\$49,050 00	
20. (h) Debts secured only by permanent stock or shares of the Corporation	3,329 50	
22. (j) Bonds and Debentures of Ontario Municipalities owned by the Company and Government bonds ..	133,511 67	
26. (n) Interest due or accrued on items 14 to 25 and not included therein	3,217 30	
		<u>189,108 47</u>

D.—Unsecured Debts.

27. (a) Rents due or accrued on Company's properties	90 65
--	-------

BALANCE SHEET.—Continued.

E.—Cash.

31. (a) On hand	\$1,920 99	
32. (b) In banks	98,609 68	
		\$100,530 67
Total assets		\$1,510,133 65

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1914.

1. (b) Cash not already shown under (1):		(Total Col. 4.)
2. (i) On hand	\$1,579 61	
3. (ii) In bank	96,430 37	
		\$98,009 98

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal	\$123,990 04	
11. (ii) Interest	76,259 83	
(b) On loans on shares of the Corporation:		
12. (i) Principal	3,590 50	
13. (ii) Interest	123 25	

(c) Call loans on Municipal Debentures:

14. (i) Principal	10,831 72	
15. (ii) Interest	2,981 72	

(d) Bonds and debentures owned by the Corporation:

15½. (i) Principal	9,498 47	
(ii) Interest	3,183 34	
		230,468 87

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents	152 00	
---------------------	--------	--

F.—Borrowed Money.

26. (b) Borrowed by taking deposits	\$332,793 13	
27. (c) Borrowed on debentures	93,058 41	
		425,851 54

G.—Receipts from Other Sources.

30. (a) Sundry receipts and inspection fees	\$1,036 76	
(b) Bank interest	2,997 71	
		\$4,034 47
Total		\$758,516 86

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty	\$86,615 10	
(b) Loaned or invested in other securities, viz.:		
2. (i) Call loans on municipal bonds	2,981 72	
3. (ii) Bonds owned by the Company	98,846 86	
5. (iv) Shares of the Corporation	4,665 00	
		\$193,108 68

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	\$28,892 00	
Sundries written off	20 20	
		28,912 20

C.—Borrowed Money (other than foregoing) or interest thereon, paid, viz.:

19. (b) Deposits:		
Principal	\$318,275 92	
Interest	103 29	
20. (c) Debentures issued in Canada:		
Principal	85,150 89	
Interest	21,212 62	
		424,742 72

D.—Management Expenses (other than foregoing):

25. (a) Salaries, wages and fees	\$7,526 10	
26. (b) Commission and brokerage	570 25	
28. (d) Stationery, postage, printing and advertising	529 88	
30. (f) Fuel, taxes (other than in 7 and 32), rates and light	90 59	
31. (g) Travelling expenses	387 54	
32. (h) Registration fees	105 00	
33. (i) Other management expenditure	175 58	
		9,384 94

E.—Other Expenditure, viz.:

34. (a) Ontario Government tax	\$450 00	
35. (b) Municipal tax	198 91	
36. (c) Dominion Government tax	943 74	
36½. Company's Office building	245 00	
		1,837 65

F.—Balance.

37. (a) Cash on hand and in bank	100,530 67	
Total		\$758,516 86

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$261,020.47; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$267,953.62.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.84%; on debentures, 4.38%; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 6.36%; (b) 5.65%.
 - (ii) Not owned beneficially: (a) None; (b) 6%.
6. Of the mortgages owned beneficially by the Corporation, \$1,171,700.56 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, \$9,140.83.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No., 5; amount, \$13,000.55.
 - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$3,000,000.00.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Once each year.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, 6,000.00; Assistant Manager, \$3,000.00; Teller and Accountant, \$3,000.00; Mortgage Clerk, \$1,000.00; Ledgerkeeper, \$1,000.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? December 24th, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: Henry White and Norman S. Choate.
For 1916: Not appointed until Annual Meeting.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? January 2nd, 1915, at 4%; July 2nd, 1915, at 4%.
16. What is the date appointed for the Annual Meeting? First Tuesday in February.
Date of last Annual Meeting? February 2nd, 1915.
17. Special General Meetings held in 1915: Dates, none.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$273,300; total paid thereon	\$273,300 00	
2. (b) Ordinary joint stock capital, 20 per cent. called; total called, \$5,340; total paid thereon	5,340 00	
3. (cc) Joint stock capital paid in advance of calls.....	13,000 00	
4. (d) Dividends declared in respect of (1), (2) and (3), but not yet paid	10,297 02	
6. (f) Reserve fund in respect of (1), (2) and (3).....	127,800 00	
7. (g) Contingent fund in respect of (1), (2) and (3)....	1,000 00	
		\$430,737 02

Liabilities to the Public.

27. Deposits (including unclaimed deposits): Right reserved to require 30 days' notice of any withdrawal...	\$316,888 90	
29. Debentures issued in Canada	243,405 68	
30. Interest due and accrued on (29)	5,285 73	
40. Other liabilities to the public, viz.:		
41. (a) Sundry accounts and balances	357 16	
		565,937 47
Total liabilities		\$996,674 49

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At Woodstock, held in freehold	\$6,500 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land.....	771,099 09
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C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures....	\$62,186 34	
16. (d) Debts secured by Loan Corporation's debentures....	7,674 66	
17. (e) Debts secured by Dominion Government stock or bonds	552 70	
20. (h) Debts secured only by permanent stock or shares of the Corporation	20,154 85	
22. (j) Debts secured by stock of other corporations.....	1,120 50	
		91,689 05

D.—Unsecured Debts.

27. (a) Rents, office building	81 25
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BALANCE SHEET.—Continued.

E.—Cash.

31. (a) On hand	\$4,452 04	
32. (b) In banks	89,806 43	
		\$94,258 47

F.—Assets not hereinbefore mentioned.

37. (a) Permanent stock of other corporations	33,046 63	
Total assets		\$996,674 49

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1914.

(a) Cash (not already shown under (1)):

	Col. 1.	Total Col. 4.
2. (i) On hand	\$2,086 13	
3. (ii) In bank	81,143 79	
		\$83,229 92

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:

10. (i) Principal	\$98,072 89
11. (ii) Interest	48,994 96

(b) On other securities:

12. (i) Principal	11,861 06
13. (ii) Interest or dividends	5,841 33

164,770 24

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents	635 50
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E.—Miscellaneous.

18. (a) Commission, brokerage	181 42
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F.—Borrowed Money.

26. (b) Borrowed by taking deposits	\$366,812 44	
27. (c) Borrowed on debentures	89,133 01	
		455,945 45

G.—Receipts from Other Sources.

30. (a) Bank interest	\$2,277 38	
(b) Stock transfer fees	2 10	
		2,279 48

Total		\$707,042 01
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CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	Total Col. 4.
1. (a) Loaned on mortgages of realty	\$74,440 87	
(b) Loaned on or invested in other securities, viz.:		
2. (i) On capital stock of this Corporation.....	250 00	
3. (ii) On debentures of this Corporation.....	7,205 68	
4. (iii) On Dominion and Municipal debentures...	46,120 34	
7. (e) Insurance or taxes advanced on property mortgaged to the Corporation	518 68	
		\$128,535 57

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	19,172 00
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C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank account: Principal and interest	\$8 84	
19. (b) Deposits: Principal and interest	355,434 22	
20. (c) Debentures issued in Canada:		
Principal	92,007 56	
Interest	10,603 33	
		458,053 95

D.—Management Expenses (other than the foregoing).

25. (a) Salaries, wages and fees	\$4,993 50	
26. (b) Commission or brokerage	110 30	
28. (d) Stationery, postage, printing and advertising	365 50	
29. (e) Law costs	3 40	
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	1,315 19	
32. (h) Registration fees	80 00	
33. (i) Other management expenditure	152 03	
		7,019 92

E.—Other Expenditures, viz.:

34. (a) Transfer fees	2 10
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F.—Balance.

37. (a) Cash on hand and in bank	94,258 47
Total	\$707,042 01

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916. Issued in Canada, \$89,443.37; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$143,957.20.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.50%; on debentures, 4.152%; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1915:
(a) On mortgages of realty; (b) On other securities.
(i) Owned beneficially by the Corporation: (a) 5.894%; (b) 6.055%.
(ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$771,099.09 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
(i) Funds or securities owned beneficially, none.
(ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
(i) Owned beneficially: No., 2; Amount, \$9,950.39.
(ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, \$1,714,675.00.
(ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Half-yearly by the manager, yearly by the directors.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Manager for \$10,000; Bookkeeper for \$2,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? By Guarantee Company.
13. Date when the accounts of the Corporation were last audited? As at 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):
For 1915: James Canfield and W. H. Van Ingen.
For 1916: Not yet appointed.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively: 2nd days of January and July; six per cent. per annum and bonus of one-half per cent.
16. What is the date appointed for the Annual Meeting? 4th Thursday in February. Date of last Annual Meeting? February 25th, 1915.
17. Special General Meetings held in 1915: None.

THE LONDON AND CANADIAN LOAN AND AGENCY COMPANY.

Head Office, Toronto, Ontario.

CONSTATING INSTRUMENTS.

1863. The Company was incorporated in 1863 by Special Act of the Province of Canada, 27 V., c. 50, which has from time to time been amended by six special Acts of the Dominion of Canada, viz.:

- 1872. 35 V., c. 108 (D).
- 1873. 36 V., c. 107 (D).
- 1876. 39 V., c. 60 (D).
- 1879. 42 V., c. 75 (D).
- 1889. 52 V., c. 93 (D).
- 1891. 54-5 V., c. 114 (D).

For the lending powers of the Company see 27 V. (1863), c. 50 (Province of Canada), secs. 3 and 4; 35 V. (1872), c. 108 (D), sec. 5; also sec. 6 as amended by 36 V. (1873), c. 107 (D), sec. 8; 36 V. (1873), c. 107 (D), sec. 9, and 35 V. (1872), c. 108 (D), sec. 7 as amended by 36 V. (1873), c. 107 (D), s. 10. See Statutes of Canada, 1899, 62 V., c. 117.

For the borrowing powers of the Company see 27 V. (1863), c. 50, (Province of Canada), s. 5, as amended by 36 V. (1873), c. 107 (D), sec. 1; 35 V. (1872), c. 108 (D), s. 8, as amended by 39 V., c. 50 (D), sec. 1; 54-5 V. (1891), c. 114 (D), s. 2. (Issue of debenture stock.)

ANNUAL STATEMENT

Of the condition and affairs of The London and Canadian Loan and Agency Company (Ltd.), of Toronto, Ont., at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 51 Yonge Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation as at the 31st December, 1915, were as follows, together with their respective terms of office:

Thomas Long, President, Toronto;	10th February, 1915; 9th February, 1916.
Casimir S. Gzowski, Vice-President, Toronto;	" "
Colin M. Black, W.S., Director, Edinburgh, Scotland;	" "
A. H. Campbell, Director, Toronto;	" "
Charles C. Dalton, Director, Toronto;	" "
David B. Hanna, Director, Toronto;	" "
Goldwin Larrat Smith, Director, Toronto;	" "
Vernon B. Wadsworth, Manager, Toronto.	
William Wedd, Jr., Secretary, Toronto.	

A.—Permanent Capital Stock: Total amount authorized, \$2,000,000; total amount subscribed, \$1,250,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Private Acts.

Last call made: Date, 2nd January, 1914; rate per cent., 20 per cent.; gross amount, \$50,000; amount paid thereon, \$50,000.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
Fully called	25,000	\$ 50	1,250,000	1,250,000	Nil

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$1,250,000; total paid thereon	\$1,250,000 00
4. (d) Dividends declared in respect of (1)	25,000 00
5. (e) Unappropriated profits in respect of (1)	23,734 52
6. (f) Reserve fund in respect of (1)	725,000 00
	\$2,023,734 52

Liabilities to the Public.

31. Debentures issued in Canada, payable elsewhere.....	\$2,545,583 00
32. Interest due or accrued on (31)	52,138 00
35. Debenture stock issued in Canada, payable elsewhere....	414,445 33
36. Interest due and accrued on (35)	2,089 00
40. Other liabilities to the public, viz.:	
42. (a) Sterling certificates, payable at fixed dates	81,040 71
43. (b) Interest due and accrued on 42 (a)	1,732 00
44. (c) Currency certificates: Payable at fixed dates.....	15,286 67
Sundry creditors	10,523 27
	3,122,837 98
Contingent liabilities (not extended), \$79,026.11.	
Total actual liabilities	
	\$5,146,572 50

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold lands (including buildings)	\$13,340 00
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BALANCE SHEET,—Continued.

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages on land	\$4,396,517 06	
10. (b) Debts secured by mortgaged land held for sale....	2,454 41	
(bb) Debts secured by land held by the Company as mortgagee in possession, or secured by land for the rents and profits of which the Company is accountable	7,312 82	
11. (c) Interest due and accrued on items 9 and 10 and not included therein	207,483 19	
		\$4,613,767 48

C.—Debts not above enumerated for which the Corporation holds securities as follows:

22. (j) Municipal bonds or debentures owned by Company.	\$210,693 95	
23. (k) School debentures owned by Company	21,301 58	
24. (l) Dominion Government bonds owned by the Company	2,000 00	
25. (m) Debts secured by hypothecation of stocks, etc.....	14,034 90	
26. (n) Interest due or accrued on items 22 to 25 and not included therein	7,923 78	
		255,954 21

E.—Cash.

32. (b) In banks in Canada and England	263,510 81	
Total assets	\$5,146,572 50	

Contingent assets (not extended), \$79,026.11.

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1914.

	Col. 1.	Total Col. 4.
2. (b) Cash (not already shown under (1)):		
3. (ii) In banks		\$170,972 02

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal		729,985 64
11. (ii) Interest	\$334,871 07	334,871 07
(b) On other securities:		
12. (i) Principal		17,361 38
13. (ii) Interest or dividends	6,718 60	6,718 60

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales		1,958 18
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F.—Borrowed Money.

27. (c) Borrowed on debentures or certificates at fixed dates.		658,241 63
11L.C.		

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

G.—Receipts from other sources.	
30. (a) Profit on sterling exchange	\$6,284 55
(b) Bank interest	1,765 41
(c) Sundry creditors	2,346 56
	<u>\$10,396 52</u>
Total	\$1,930,505 04

II.—Received as a Corporate Trustee, Representative,
Guardian or Agent in Trust.

A.—Balance from 31st December, 1914.

33. (ii) In bank	2,327 72
B.—Received on Account of Investments, Loans or Debts.	
34. (a) On mortgages: Principal, \$4,047.00; interest, \$6,021.52.....	10,068 52
Totals	<u>\$12,396 24</u>

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	Total Col. 4.
1. (a) Loaned on mortgages of realty	\$476,983 99
(b) Loaned or invested in other securities, viz.:	
2. (i) Municipal and other debentures purchased.....	52,234 33
3. (ii) Loans on stocks, bonds, etc.	25,996 22

B.—Expended on Stock Account.

8. Dividends paid on permanent stock (including amount reserved in 1914)	100,000 00
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C.—Borrowed Money (other than foregoing) or interest
thereon paid, viz.:

20. (c) Debentures, etc., issued and payable in Canada:	
Principal	\$3,100 00
21. (d) Debentures, etc., issued in Canada, payable elsewhere: Principal	820,500 05
Interest on debentures, debenture stock, etc.	139,937 95
	<u>963,538 00</u>

D.—Management Expenses (other than foregoing).

25. (a) Salaries, directors' fees, etc., Ontario, Manitoba and Saskatchewan	\$26,316 60
26. (b) Commission on debentures issued and renewed, and loans made and renewed, etc.	4,451 79

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

27. (c) Agency charges, British directors' fees, etc.....	\$1,810 84	
28. (d) Stationery, postage, printing, advertising, etc.....	3,004 44	
29. (e) Law costs	430 95	
30. (f) Fuel, rent, taxes (other than on 7 and 32), rates, etc.	3,466 64	
31. (g) Travelling expenses, inspection, etc.	399 64	
32. (h) Registration fees, Loan Corporations Act, Ontario..	255 00	
33. (i) Other management expenditure, auditors' fees.....	800 00	
		\$40,935 90

E.—Other Expenditures, viz.:

34. (a) Dominion, Provincial and Municipal taxes	\$5,010 79	
35. (b) Instalment paid on subscriptions to Patriotic, Red Cross and Hospital funds	1,100 00	
36. (c) Bonuses to staff (leaving for war, etc.).....	1,195 00	
		7,305 79

F.—Balance.

37. Cash in various banks in Canada	263,510 81	
Total	\$1,930,505 04	

II.—Expended on Trust or Agency Account.

B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate, trust or agency	\$815 17	
53. (d) Remitted or paid over to various estates	6,625 30	

C.—Balance.

54. (a) Cash on hand	4,955 77	
Total	\$12,396 24	

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

- Amount of debentures maturing in 1916: Issued and payable in Canada, \$15,286; Issued in Canada, payable elsewhere, \$880,268.00.
- Amount of other existing obligations which will mature in 1916, none.
- Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$717,847.
- Average rate of interest per annum paid by the Corporation during 1915: On deposits, no deposits taken; on debentures, 4 2-5%; on debenture stock, 4%.
- Average rate of interest per annum received by the Corporation during 1915:
 - On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) About 8%; (b) About 5%.
 - (ii) Not owned beneficially: (a) About 7½%; (b) —.
- Of the mortgages owned beneficially by the Corporation, \$1,167,627 is on realty situate in Ontario, and \$3,251,997 is on realty situate elsewhere.
- Of the mortgages not owned beneficially by the Corporation, \$11,111 is on realty situate in Ontario, and \$67,915 is on realty situate elsewhere.
- Loans written off or transferred to real estate account during 1915, viz.:
 - Funds or securities owned beneficially, \$9,980.00.
 - Not so owned, —.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., 24; Amount, \$24,415.
 - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially: About \$9,000,000.
 - (ii) Not so owned: About \$200,000.
11. How often are the securities held by the Corporation valued? Yearly or oftener, as required.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: All officers of the Company and Directors and Inspectors in the Northwest, \$61,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? Accounts audited monthly. Last full yearly audit, 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):
For 1915: Jas. George, F.C.A., Toronto; Rutherford Williamson, C.A.
For 1916: Not yet appointed.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? 2nd January, 1st April, 2nd July, 1st October; 2% on each occasion.
16. What is the date appointed for the Annual Meeting? 9th February, 1916. Date of last Annual Meeting? 10th February, 1915.
17. Special General Meetings held in 1915: None.

THE PEOPLE'S LOAN AND SAVINGS CORPORATION.

Head Office, London, Ont.

Incorporated under The Building Societies Act, R.S.O., 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Middlesex, on 22nd June, 1892. (Decl. Book I., 75.)

The lending and borrowing powers are governed by The Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The People's Loan and Savings Corporation, at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 428 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

W. F. Roome, M.D., President, London, Ont.;	Feb. 17th, 1915; Feb. 16th, 1916.
A. A. Campbell, Vice-President, London, Ont.;	" "
W. H. Moorehouse, M.D., Director, London, Ont.;	" "
Wm. Spittal, Director, London, Ont.;	" "
Malcolm McGugan, Director, Mt. Brydges, Ont.;	" "
Fred G. Rumball, Director, London;	" "
A. W. Peene, Director, Hamilton;	" "
A. A. Campbell, Managing Director, London, Ont.;	" "
Wm. Spittal, Secretary-Treasurer, London, Ont.	

A.—Capital stock: Total amount authorized, \$5,000,000; total amount subscribed permanent stock, \$500,000.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called.....	4,506	\$ 100	\$ 450,600	\$ 450,600 00	\$ c
3. Instalment stock (payable by fixed periodical payments and still in process of payment)	494	100	49,400	13,020 96	36,379 04
Totals.....	5,000	.....	500,000	463,620 96	36,379 04

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called: Total called, \$500,000.00; total paid thereon	\$463,620 96	
6. (f) Reserve fund in respect of (1)	45,000 00	
7. (g) Contingent fund	1,192 99	
		\$509,813 95

Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal)	\$192,223 52	
29. Debentures issued in Canada	93,622 62	
		285,846 14
Total liabilities		\$795,660 09

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (1) London, held in freehold	\$34,000 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	715,940 41
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C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by Municipal bonds or debentures	15,042 61
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D.—Unsecured Debts and other Assets.

27. (a) Office furniture	\$1,700 00	
28. (b) Accrued rent	266 00	
29. (c) Auxiliary safes	208 00	
		2,174 00

E.—Cash.

32. (b) In bank in Canada	\$28,231 45	
35. In bank in London, England	271 62	
		28,503 07
Total assets		\$795,660 09

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for
Its Own Use.A.—Balance from 31st December,
1914.

	(Col. 1.)	(Col. 2.)	(Col. 3.)	Total Col. 4.
3. (i) On hand				} \$33,272 68
(ii) In bank				

B.—Sums received wholly or
partly on Capital Stock.

4. (a) Calls on joint stock per- manent capital .....	.....	.....	\$11,748 53	
5. (b) Premiums on (4) .....	.....	.....	418 89	
				12,167 42

C.—Receipts on account of Invest-
ments, Loans or Debts.

(a) On mortgages of realty:—

10. (i) Principal .....	.....	.....	\$202,341 35	
11. (ii) Interest .....	.....	.....	49,369 92	

(b) On other securities:—

12. (i) Principal school bonds .....	.....	.....	600 00	
13. (ii) Interest or dividend stocks .....	.....	.....	450 00	

(c) Unsecured debts:—

14. Accrued rents .....	.....	.....	190 00	
				252,951 27

D.—Receipts from Real Estate
owned beneficially by
Corporation.

17. (b) Rent of head office building				2,262 00
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E.—Miscellaneous.

19. (b) Premiums or bonus on loans				3,003 47
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F.—Borrowed Money.

26. (b) Borrowed by taking de- posits	\$600,184 67			
27. (c) Borrowed on debentures...	35,311 90			
				635,496 57

Total				\$939,153 41
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CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.				
A.—Sums Loaned or Invested on Capital Account.				
	(Col. 1.)	(Col. 2.)	(Col. 3.)	Total Col. 4.
1. (a) Loaned on mortgages of realty			\$242,491 22	
3. (ii) Accrued rent			266 00	
4. (iii) Premier Trust Co.			875 25	
5. (iv) Municipal debentures.			12,591 71	
				256,224 18
B.—Expended on Stock Account.				
8. Dividends paid on permanent stock				27,549 08
C.—Borrowed Money.				
19. (b) Deposits:				
Principal	\$582,846 33			
Interest	6,849 25			
				589,695 58
20. (c) Debentures issued in Canada:				
Principal	\$18,816 25			
Interest	3,988 33			
				22,804 58
D.—Management Expenses (other than foregoing).				
25. (a) Salaries, wages and fees.	\$5,696 00			
26. (b) Commission or brokerage.	4,729 08			
27. (c) Fuel and light	295 84			
28. (d) Stationery, postage, printing and advertising	843 22			
29. (e) Law costs, conveyancing.	88 00			
30. (f) Rent, taxes (other than in 7 and 32) and rates, \$853.92; war tax, \$457.54.	1,311 46			
31. (g) Travelling expenses	35 70			
32. (h) Registration fees	644 84			
				13,644 14
E.—Other Expenditures, viz.:				
34. (a) Insurance	\$279 50			
35. (b) Office expenses	447 78			
36. (c) Bank commission	5 50			
				732 78
F.—Balance.				
37. (a) Cash on hand and in banks				28,503 07
Total				\$939,153 41

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$18,650.00; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$144,605.00.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.73%; on debentures, 4.82%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 7.84%; (b) 6%.
 - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation: All owned is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., two; Amount, \$9,400.00.
 - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$1,703,440.00.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Managing Director, \$5,000; Secretary-Treasurer, \$5,000; Accountant, \$2,000; Clerk, \$1,000.
- (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? January 22nd, 1916.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):

For 1915: Major Geo. W. Hayes and O. H. Talbot.
For 1916: To be appointed February 16th, 1916.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? 6% yearly, June 30th and December 31st.
16. What is the date appointed for the Annual Meeting? February 16th, 1916. Date of last Annual Meeting? February 17th, 1915.
17. Special General Meetings held in 1915: None.

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED.

Head Office, Toronto, Ontario.

CONSTATING INSTRUMENTS

Incorporated under the Building Society's Act (R.S.O. 1877, c. 164), by declaration filed with the Clerk of the Peace for the County of York, 17th September, 1879, with the corporate name of the Real Estate Loan and Debenture Company.—Decl. Book II, p. 57.

Letters Patent of Canada (6th April, 1883) incorporating the Company under the Canada Joint Stock Companies Act, 1877, with the corporate name of the Real Estate Loan Company of Canada, Limited.—Lib. 85, folio 282, Office of the Registrar-General of Canada. The capital authorized by this instrument was \$2,000,000, being the capital of the said the Real Estate Loan and Debenture Company, with the same powers throughout Canada as now possessed by the said the Real Estate Loan and Debenture Company, and for the same purposes and objects, subject always to the provisions of the said last mentioned Act (Canada J. S. Co.'s Act, 1877), and with all such further powers, purposes and objects as are conferred upon Loan Companies incorporated under the provisions of the said last mentioned Act.

1884. Act of the Dominion of Canada, 47 V., c. 101 (D), respecting sales of assets.

Supplementary Letters Patent of Canada, 20th June, 1892, reciting By-law No. 62 of the Company, and (as therein provided), reducing the capital stock from \$2,000,000 to \$1,600,000.

1913. Act of the Dominion of Canada, 3-4 George V., c. 184, increasing capital stock to \$2,000,000 in shares of \$100 each par value.

ANNUAL STATEMENT

Of the condition and affairs of the Real Estate Loan Company of Canada (Limited), at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 2 Toronto Street, in the City of Toronto in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

M. H. Aikens, M.D., Pres., Burnhamthorpe;	3rd Feb., 1915; 9th Feb., 1916.
E. Douglas Armour, K.C., Vice-Pres., Toronto;	" "
G. M. Rae, Director, Toronto;	" "
Edmund Wragge, Director, Toronto;	" "
Wm. A. Cooke, Director, Toronto;	" "
E. L. Morton, Manager, Toronto.	

A.—Permanent capital stock: Total amount authorized, \$2,000,000; total amount subscribed, \$500,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Act or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
		\$	\$	\$ c.	\$ c.
1. Fully called stock.....	5,000	100	500,000	500,000 00	.....
Totals	5,000	.....	500,000	500,000 00	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$500,000; total paid thereon	\$500,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid	17,500 00	
5. (e) Unappropriated profits in respect of (1).....	6,407 91	
6. (f) Reserve fund in respect of (1)	200,000 00	
7. (g) Contingent fund in respect of (1)	20,000 00	
8. (h) Instalment permanent stock (payable by fixed periodical payments) on which has been paid due to Shareholders on stock conversion	60 00	
		\$743,967 91

Liabilities to the Public.

27. Unclaimed deposits	\$257 33	
29. Debentures issued in Canada	42,483 50	
30. Interest due and accrued on (29)	555 89	
31. Debentures issued elsewhere than in Canada	608,759 01	
32. Interest due and accrued on (31)	3,872 32	
40. Unclaimed dividends	72 40	
41. Other liabilities to the public, viz.:		
42. (a) Reserved for War Tax to 31st December, payable January, 1916	237 26	
(b) Balance due to agents	9 33	
		656,247 04
Total liabilities		\$1,400,214 95

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$1,331,890 60	
10. (b) Debts secured by mortgaged land held for sale.....	4,431 75	
		\$1,336,322 35

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Municipal bonds or debentures owned by Company.	\$5,449 77	
15. (c) Public School debentures owned by Company.....	14,080 02	
17. (e) Dominion Government stock or bonds owned by Company	4,875 00	
22. (j) Debts secured only by stock loans	904 58	
		25,309 37

E.—Cash.

31. (a) On hand	\$5,382 79	
32. (b) In banks	33,200 44	
		38,583 23
Total assets		\$1,400,214 95

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1914.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. Cash:			
3. (ii) In banks			\$25,554 25

C.—Receipts on account of Investments, Loans, or Debts.

(a) On mortgages of realty:			
10. (i) Principal		\$47,048 16	47,048 16
11. (ii) Interest	\$81,150 37		81,150 37
(b) On other securities:			
12. (i) Principal		3,326 51	3,326 51
13. (ii) Interest or dividends	1,667 93		1,667 93

E.—Miscellaneous.

18. (a) Brokerage			421 56
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F.—Borrowed Money.

25. (a) Agents' balance			9 33
27. (c) Borrowed on debentures		93,145 62	93,145 62
Total			\$252,323 73

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
I.—Expended on Corporation Account.			
1. (a) Loaned on mortgages of realty		\$27,926 14	\$27,926 14
Loaned or invested in other securities, viz.:			
3. (ii) Canadian War Loan		4,875 00	4,875 00
4. (iii) Municipal debentures		5,327 48	5,327 48
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock	\$35,000 00		35,000 00
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
20. (c) Debentures issued in Canada: Principal, \$20,950; interest, \$2,110.39	2,110 39	20,950 00	23,060 39
21. (d) Debentures issued elsewhere: Principal, \$74,678.99; interest, \$27,780.85.....	27,780 85	74,678 99	102,459 84
D.—Management Expenses (other than foregoing):			
25. (a) Salaries, wages and fees	8,610 49		8,610 49
28. (d) Stationery, postage, printing and advertising	487 01		487 01
29. (e) Law costs	35 11		35 11
30. (f) Rent (other than in 7 and 32)	684 50		684 50
31. (g) Travelling expenses and inspections...	457 00		457 00
32. (h) Registration fees and taxes	1,950 47		1,950 47
33. (i) Other management expenditure	426 84		426 84
E.—Other Expenditures, viz.:			
34. (a) Open accounts, 1914, paid	175 00		175 00
35. (b) Expenses of money borrowed	995 63		995 63
36. (c) Vote by shareholders at Annual Meeting	1,200 00		1,200 00
(d) Dividends in suspense paid	19 60		19 60
(e) Subscription to British Red Cross	50 00		50 00
F.—Balance.			
37. (a) Cash on hand and in banks, Canada and Great Britain			38,583 23
Total			\$252,323 73

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$24,583.50; Issued elsewhere, \$106,250.70.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, ———.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, 4.64%; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 7.76%; (b) 6.16%.
 - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$152,242.30 is on realty situate in Ontario, and \$1,179,648.30 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, \$4,431.75.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., 10; Amount, \$12,750.
 - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, over \$2,750,000.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Mortgages yearly; others from time to time, as required.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager and agents at Winnipeg and Edmonton, \$5,000 each.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: S. W. Black, H. D. Lockhart Gordon, F.C.A.
For 1916: S. W. Black, H. D. Lockhart Gordon, F.C.A.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? 3½% each on 2nd January and 2nd July; 7% in all.
16. What is the date appointed for the Annual Meeting? 9th February, 1916. Date of last Annual Meeting? 3rd February, 1915.
17. Special General Meetings held in 1915: None.

THE ROYAL LOAN AND SAVINGS COMPANY.

Head Office, Brantford, Ontario.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act (Consol. Stat. U. C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Brant, on the 24th March, 1876 (Decl. Book 1, 3.)

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, Chap. 184.

ANNUAL STATEMENT

Of the conditions and affairs of the Royal Loan and Savings Company of Brantford, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario pursuant to the laws of the said Province.

The head office of the Corporation is at 38-40 Market Street, in the City of Brantford, in the Province of Ontario.

The Board is constituted of six directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

Christopher Cook, President, Brantford;	February, 1915; February, 1916.
Charles B. Heyd, Vice-President, Brantford;	" "
John Mann, Director, Brantford;	" "
A. J. Wilkes, K.C., Director, Brantford;	" "
A. K. Bunnell, F.C.A., Director, Brantford;	" "
Franklin Grobb, Director, Brantford;	" "
W. G. Helliker, Manager and Secretary, Brantford;	" "

A. Permanent capital stock: Total amount authorized, \$1,000,000.00; total amount subscribed, \$586,200.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock.....	11,724	\$ 50	\$ 586,200	\$ c. 586,200 00	\$ c.

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$586,200.00; total paid thereon	\$586,200 00	
4. (d) Dividends declared in respect of (1), but not yet paid	11,734 00	
6. (f) Reserve fund in respect of (1)	375,000 00	
10. (j) Profit and loss—balance carried forward.....	917 66	
		\$973,851 66

Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal	\$429,587 66	
28. Interest on deposits, due or accrued or capitalized.....	2,358 32	
29. Debentures issued in Canada	1,008,355 44	
30. Interest due and accrued on (29)	18,882 57	
		1,459,183 99
Total liabilities		\$2,433,035 65

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
(i) At Brantford (held in freehold).....	\$55,000 00	
5. (b) Freehold land, other than foregoing	12,816 47	
		\$67,816 47

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$1,654,917 84	
10. (b) Debts secured by mortgaged land held for sale.....	1,730 71	
11. (c) Interest due or accrued on items (9) and (10) and not included therein ..	69,490 47	
		1,726,139 02

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Debts secured by municipal bonds or debentures....	\$84,954 13	
15. (c) Debts secured by Public School debentures	26,649 07	
17. (e) Debts secured by Government stock or bonds	500 00	
18. (f) Debts secured by stock or bonds of any of the Pro- vinces of Canada	4,956 75	
20. (h) Debts secured only by permanent stock or shares of the Corporation	28,148 07	
23. (k) Loans on stocks and debentures	50,927 69	
25. (m) Stocks owned by Company	321,953 50	
		518,089 21

Assets.—Continued

D.—Unsecured Debts.

27. (a) Sundry items	989 92
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E.—Cash.

31. (a) On hand	\$8,061 39	
32. (b) In banks	111,939 64	
		120,001 03
Total assets	\$2,433,035 65	

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1914.

		(Total, Col. 4.)
2. (i) On hand		\$12,879 61
3. (ii) In bank		95,655 30

B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on joint stock permanent capital	950 00
5. (b) Premiums on (4)	285 00

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal	179,137 37	
11. (ii) Interest	118,372 27	
(b) On other securities:		
12. (i) Principal	86,229 34	
13. (ii) Interest or dividends	20,163 86	

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales (not included in any foregoing items)	1,614 00
17. (b) Rents	672 60

F.—Borrowed Money.

26. (b) Borrowed by taking deposits	783,897 05
27. (c) Borrowed on debentures	361,735 11

G.—Receipts from other sources, viz.:

30. (a) Rent of office premises	1,342 17
(b) Sundry accounts	65 44

Total	\$1,662,999 12
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CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Total, Col. 4.)
1. (a) Loaned on mortgages of realty	\$172,469 06
(b) Loaned or invested on other securities:—	
2. (i) N. W. School District Debentures, Canadian War Loan	
and Prov. Sask. Bonds	40,419 97
4. (iii) Loans on stocks or debentures	95,132 09
6. (c) Property held for sale (repairs and insurance)	2,568 17

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	46,824 92
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C.—Borrowed Money (other than foregoing) or Interest.

19. (b) Deposits:			
Principal	\$727,112 17		
Interest	11,513 68		
			738,625 85
20. (c) Debentures issued in Canada:			
Principal	\$374,752 87		
Interest	49,408 09		
			424,160 96

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	7,160 00
26. (b) Commission or brokerage exchange, and insurance	2,573 58
28. (d) Stationery, postage, printing and advertising	1,016 52
29. (e) Law costs and solicitor's salary	411 85
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates	4,611 90
32. (h) Registration fees	150 00
33. (i) Other management expenditure	447 98

E.—Other Expenditure, viz.:

34. (a) Brantford Patriotic Fund	2,550 00
35. (b) Auditors, \$700; directors, \$2,685	3,385 00
36. (c) Valuator's costs, \$421.99; Guarantee Company, \$68.25	490 24

F.—Balance.

37. (a) Cash on hand and in banks	120,001 03
Total	\$1,662,999 12

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$240,061.94; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$322,661.04.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3.17%; on debentures, 4.93%; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1915:
(a) On mortgages of realty; (b) On other securities.
(i) Owned beneficially by the Corporation: (a) 7.38%; (b) 5.75%.
(ii) Not owned beneficially: (a) All owned beneficially; (b) All owned beneficially.
6. Of the mortgages owned beneficially by the Corporation, \$784,057.43 is on realty situate in Ontario, and \$870,860.41 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation: All owned is on realty situate in Ontario, and all owned is realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
(i) Funds or securities owned beneficially, \$3,106.76.
(ii) Not so owned: All owned beneficially.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
(i) Owned beneficially: No., 15; Amount, \$18,148.45.
(ii) Not so owned: No., —; Amount, —.
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, \$4,951,607.00.
(ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum, respectively: Manager, \$10,000; Accountant, \$5,000; Teller, \$2,500; Ledger-keeper, \$1,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: F. W. Frank and C. J. Parker, C.A., Brantford.
For 1916: F. W. Frank and C. J. Parker, C.A., Brantford.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? January 2nd, 1915, 2%; April 1st, 1915, 2%; July 2nd, 1915, 2%; October 1st, 1915, 2%.
16. What is the date appointed for the Annual Meeting? 2nd Wednesday in February.
Date of last Annual Meeting? February 9th, 1915.
17. Special General Meetings held in 1915: None.

THE EDINBURGH CANADIAN MORTGAGE COMPANY, LIMITED.

Head Office, Edinburgh, Scotland.

CONSTATING INSTRUMENTS.

Certificate of Incorporation (24th February, 1912), issued by Registrar of Joint Stock Companies for Scotland, under the Companies' (Consolidation) Act, 1908.

Memorandum of Association and Articles of Association under the above Act.

For the lending and borrowing powers, see Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Edinburgh Canadian Mortgage Company, Limited, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Head Office of the Corporation is at No. 4 Melville Street, in the City of Edinburgh, Scotland.

The chief agency for Ontario is situate at C. P. R. Building, in the City of Toronto, in the Province of Ontario.

The chief agents and attorneys for Ontario are Messrs. Wood, Gundy & Co., and their address is C. P. R. Building, Toronto, in the Province of Ontario.

The Board is constituted of eight directors, holding office for the term of one, two and three years.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows:

Sir Andrew H. L. Fraser, President, Edinburgh;	*24th February, 1912.
Sir David Paulin, Director, Edinburgh;	"
Thomas Jackson, Director, Glasgow;	"
James Macdonald, Director, Edinburgh;	"
William Garden, Director, Uthtershill, Penicuik;	"
Samuel John Moore, Director, Toronto;	"
Newton Wesley Rowell, Toronto;	"
George Herbert Wood, Toronto;	"
Wood, Gundy & Co., Managers, Toronto.	
W. A. Wood, Interim Secretary, 4 Melville Street, Edinburgh.	5th October, 1914.

A. Permanent capital stock: Total amount authorized, \$1,216,625; total amount subscribed, \$973,300, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Acts or private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called			\$ c.	\$ c.	
Preference shares	100,000	£1	486,650 00	486,650 00	Nil
Ordinary shares	100,000	each	486,650 00	486,650 00	
Totals	200,000	.....	973,300 00	973,300 00	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

*Retire at general meetings in rotation.

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr.

Capital and Liabilities.

I.—Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

Preference shares fully paid	\$486,650 00	
1. (a) Ordinary shares fully paid	486,650 00	
4. (d) Dividends declared	12,166 25	
5. (e) Unappropriated profits	40,811 24	
6. (f) Reserve fund in respect of (1)	12,166 25	
		\$1,038,443 74

Liabilities to the Public.

27. Deposits	106,868 33	
28. Interest on deposits, due, accrued or capitalized	658 73	
31. Debentures issued elsewhere than in Canada	482,379 48	
32. Interest due and accrued on (31)	3,005 63	
37. Owing to banks	22,492 40	
39. Due on loans in process of completion or to pay assumed mortgages.	45,267 18	
41. Other liabilities to the public, viz.:		
42. (a) Income tax	7,362 10	
Total actual liabilities		\$1,706,477 59

Cr.

Assets.

B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land	\$1,438,804 53	
10. (b) Debts secured by mortgaged land held for sale	9,632 42	
11. (c) Interest due and accrued on item (9)	26,412 96	
(e) Interest arrears	39,754 33	

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures	143,000 00	
18. (f) Debts secured by stock or bonds of any of the Provinces of Canada	24,750 92	
22. (j) Debts secured by war loan	12,166 25	
26. (u) Interest due or accrued on 14 to 25 not included therein.....	488 02	

E.—Cash.

31. (a) On hand	252 85	
32. (b) In banks in Canada and Scotland	2,638 13	

F.—Assets not hereinbefore mentioned.

37. (a) Furniture	1,689 60	
38. (b) Suspense	2 00	
39. (c) Mortgage charges	6,885 58	
		8,577 18
Total assets		\$1,706,477 59

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balance as at 31st December, 1914.

(i) On hand		\$36,906 32
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C.—Receipts on Account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10.	(i) Principal	102,427 87
11.	(ii) Interest on mortgages	\$118,834 28 118,834 28
(b) On other securities:		
12.	Principal, call loans and investments	342,575 00
13.	(ji) Interest or dividends on (12)	6,311 63 6,311 63

D.—Receipts from Real Estate owned Beneficially by Corporation.

16. (a)	Net profits from land sold	20 00
	Toronto remittance	208,000 00
	Saskatoon remittance	31,566 35

E.—Miscellaneous.

18. (a)	Commission, brokerage, etc.	2,159 60
19. (b)	Premium on bonus or loans	50 55

F.—Borrowed Money.

25. (a)	Bank or other advances	53,816 10
26. (b)	Borrowed by taking deposits	128,035 18
27. (c)	Borrowed on debentures	107,914 63

G.—Receipts from other sources.

30. (a)	Mortgage charges	\$3,101 41
(b)	Assumed mortgages	556 61
(c)	Assumed interest	19 50
	Suspense	18 25
	Transfer fees	34 06
		<u>3,729 83</u>

Totals ..		\$1,142,347 34
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CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums loaned or invested on Capital Account.

1. (a)	Loaned on mortgages of realty	\$196,248 59
(b) Loaned or invested on other securities, viz.:		
	War loan	12,166 25
2.	(i) Call loans	345,500 00
	Investments	24,750 92
3.	(ii) Assumed mortgages	14,883 02
4.	(iii) Interest on assumed mortgages	4,783 68
5.	(iv) Charges on assumed mortgages	42 40
6. (c)	Real estate purchased	9,355 37

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

B.—Expended on Stock Account.		
8. Dividends paid on ordinary and preference shares.....		43,662 32
Toronto remittance		31,566 35
Saskatoon remittance		210,597 00
C.—Borrowed Money (Other than Foregoing) or Interest paid Thereon, viz.:		
18. (a) Bank account, principal and interest		102,378 11
19. (b) Deposits, principal		84,823 97
24. (g) Interest on loans, debentures and deposits		21,395 08
D.—Management Expenses.		
25. (a) Salaries, wages and fees		15,429 98
26. (b) Commission or brokerage, capital charge		3,068 93
28. (d) Stationery, postage, printing and advertising.....		2,065 41
29. (c) Law costs		289 15
30. (f) Fuel, rent, taxes		5,279 79
31. (g) Travelling expenses		2,556 11
33. (i) Other management expenditure, sundries and exchange		383 53
Insurance over staff		54 75
E.—Other Expenditure, viz.:		
34. (a) Mortgage charges	\$8,157 25	
35. (b) Furniture	18 35	
		8,175 60
F.—Balance.		
37. (a) Cash on hand	\$252 85	
(b) Cash in banks	2,638 15	
		2,891 00
Total		\$1,142,347 34

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of Debentures maturing in 1916: Issued in Canada, nil; issued elsewhere, \$104,556.65.
2. Amount of other existing obligations which will mature in 1916, nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, nil.
4. Average rate of interest per annum paid by the Corporation during 1915 on deposits, $4\frac{1}{2}\%$; on debentures, $4\frac{1}{2}\%$; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) On other securities:
 - (i) Owned beneficially by the Corporation: (a) $8\frac{1}{8}\%$; (b) 5.80%.
 - (ii) Not owned beneficially: (a) nil; (b) nil.
6. Of the mortgages owned beneficially by the Corporation, \$93,548 75 is on realty situate in Ontario, and \$1,345,255.78 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or Securities owned beneficially, \$9,632.42.
 - (ii) Not so owned, nil.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No., 25; amount, \$32,100.
 - (ii) Not so owned, No., nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$4,225,000.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued?
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$25,000; Inspector, \$5,000; Saskatoon Manager, \$5,000; Clerk, \$1,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: 31st July, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: Martin Currie & Co., C.A., 55 Queen St., Edinburgh.
For 1916: Martin Currie & Co., C.A., 55 Queen St., Edinburgh.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? 5% paid 15th April and 15th October, 1915, on preference shares; 5% paid 29th January and 29th July, 1915, on ordinary shares.
16. What is the date appointed for the Annual Meeting? Not fixed. Date of last Annual Meeting? 27th July, 1915.
17. Special General Meetings held in 1915: Dates, nil.

THE WATERLOO COUNTY LOAN & SAVINGS COMPANY.

Head Office, Waterloo, Ontario.

CONSTATING INSTRUMENTS.

Incorporated by Letters Patent under the Loan and Trust Corporations Act, 2 George V., 1912, chap. 34, dated 7th April, 1913.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chapter 184.

ANNUAL STATEMENT

Of the condition and affairs of the Waterloo County Loan & Savings Company of Waterloo, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Erb Street, in the Town of Waterloo, in the Province of Ontario.

The Board is constituted of eleven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

Thos. Hilliard, President, Waterloo, Ont.:	10th February, 1915; 10th February, 1916.
Edward F. Seagram, Vice-President, Waterloo, Ont.;	" "
S. B. Bricker, Director, Waterloo, Ont.;	" "
F. S. Kumpf, Director, Waterloo, Ont.;	" "
Fred. Halstead, Director, Waterloo, Ont.;	" "
Dr. W. L. Hilliard, Director, Waterloo, Ont.;	" "
P. H. Sims, Director, Toronto, Ont.;	" "
Geo. D. Forbes, Director, Hespeler, Ont.;	" "
Thos. Trow, Director, Stratford, Ont.;	" "
M. M. Bricker, Director, Berlin, Ont.;	" "
A. J. Kimmel, Director, Berlin, Ont.;	" "
P. V. Wilson, Manager and Secretary, Waterloo, Ont.,	March 1st, 1913, date of annual meeting.

A.—Permanent capital stock: Total amount authorized, \$2,000,000.00; total amount subscribed, \$432,000.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent Capital Stock created by virtue of Building Society Acts, and other Acts.

Description.	Total amount issued and subsisting at 31st Dec., 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.	Remarks.
	Par value of shares.	No. of shares.	—			
			\$ c.	\$ c.	\$ c.	
1. Fully called stock..	4,139	100	413,900 00	330,664 75	83,235 25	
2. Partly called stock.	181	100	18,100 00	2,212 15	15,887 85	
Totals.....	4,320	.....	432,000 00	332,876 90	99,123 10	

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

1.—Capital (Liabilities to Stockholders or Shareholders),

A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, fully called; total called, \$413,900; total paid thereon	\$330,664 75	
3. (cc) Ordinary joint stock capital, partly called; total subscribed, \$18,100; total paid thereon	2,212 15	
4. (d) Dividends declared in respect of (1) (2) not yet paid	9,845 00	
5. (e) Unappropriated profits in respect of (2)	2,456 81	
6. (f) Reserve fund in respect of (2)	48,000 00	
		\$393,178 71

Liabilities to the Public.

27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice on any withdrawal..	\$301,848 87	
29. Debentures issued in Canada	79,885 92	
30. Interest due and accrued on (29)	1,426 86	
		383,161 65
Total actual liabilities		\$776,340 36

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Waterloo, Ont.; held in freehold.. }	\$12,500 00	
At Berlin, Ont.; leasehold		
5. (b) Freehold land other than foregoing	7,441 57	
		\$19,941 57

B.—Debts. Secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$430,856 29	
11. (c) Interest due or accrued on item 9 not included therein	27,103 04	
		457,959 33

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures..	\$141,371 27	
15. (c) Debts secured by public school debentures	71,093 86	
17. (e) Debts secured by Dominion Government stock or bonds	1,500 00	
20. (h) Debts secured by permanent stock of the Corporation	3,800 00	
22. (j) Debts secured by stock	7,025 00	
26. (n) Interest due or accrued	9,443 52	
		234,233 65

Assets.—Continued.

D.—Unsecured Debts.

28. (b) Office rentals	24 00
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E.—Cash.

31. (a) On hand	12,048 92
32. (b) In banks	52,132 89
Total assets	\$776,340 36

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1914.

	Col. 1.	Col. 3.	Col. 4.
1. Cash:			
2. (i) On hand	\$10,804 71		
3. (ii) In bank	19,569 41		

B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on joint stock permanent stock...	\$32,418 50	
5. (b) Premiums on (4)	2,060 00	
		\$34,478 50

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:	
10. (i) Principal	16,855 80
11. (ii) Interest	24,462 21
(b) On other securities:	
12. (i) Principal	44,198 19
(ii) Interest	7,779 18

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents, rooms over office	120 00
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F.—Borrowed Money.

26. (b) Borrowed by taking deposits	571,169 73
27. (c) Borrowed on debentures	52,855 92

G.—Receipts from Other Sources.

30. (a) Interest from bank deposits	137 09	
		747,952 24
Total		\$782,430 74

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	Col. 3.	Col. 4.
1. (a) Loaned on mortgages of realty	\$23,331 52		
(b) Loaned or invested on other securities, viz.:			
2. (i) Municipal debentures	95,442 11		
3. (ii) School debentures	61,517 56		
4. (iii) Other securities	32,025 00		
7. (d) Incumbrances on realty paid off	7,441 57		

B.—Expended on Stock Account.

8. Dividends on permanent stock	24,155 95
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C.—Borrowed Money (other than foregoing, or interest thereon paid), viz.:

19. (b) Deposits:	
Principal	446,633 44
Interest	10,659 15
20. (c) Debentures issued in Canada:	
Principal	3,850 00
Interest	2,313 63

D.—Management Expenses (other than foregoing):

25. (a) Salaries, wages and fees	5,955 12
26. (b) Commission or brokerage	1,042 89
28. (d) Stationery, postage, printing, and advertising	1,346 72
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates	2,359 17
31. (g) Travelling expenses	17 85
33. (i) Other management expenditure	115 34

E.—Other Expenditures.

34. (a) Exchange	41 91
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F.—Balance.

37. (a) Cash on hand	12,048 92	
38. (i) In banks	52,132 89	
Total	\$782,430 74	\$782,430 74

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$19,403.92: Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$49,543.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 4%; on debentures, 4.93%; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1915:
(a) On mortgages of realty; (b) On other securities.
(i) Owned beneficially by the Corporation: (a) 8%; (b) 7%.
(ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$110,280.06 is on realty situate in Ontario, and \$320,576.23 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
(i) Funds or securities owned beneficially, \$7,441.57.
(ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
(i) Owned beneficially: No., 4; Amount, \$16,500.
(ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, \$1,034,565.
(ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$5,000; three officers, \$5,000 each.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? January 7th, 1916.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: J. M. Scully and Jeremiah Scully.
For 1916: J. M. Scully and Jeremiah Scully.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? June 30th and December 31st, 6%.
16. What is the date appointed for the Annual Meeting? February 10th. Date of last Annual Meeting? February 11th, 1915.
17. Special General Meetings held in 1915: None.

DYMENT SECURITIES LOAN AND SAVINGS COMPANY.

Head Office, Barrie, Ontario.

CONSTATING INSTRUMENTS.

Incorporated on 15th May, 1902, by Special Act of the Dominion of Canada, 2 Edward VII., c. 60.

ANNUAL STATEMENT

Of the condition and affairs of the Dymment Securities Loan and Savings Company, Barrie, Ont., at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 93 Dunlop Street, in the Town of Barrie, in the Province of Ontario.

The Board is constituted of four directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective term of office:

A. E. Dymment, President, Toronto, Ont.;	February 8th, 1915;	February 7th, 1916.
Thos. W. Baker, Vice-President, London;	"	"
W. E. Wismer, Director, London;	"	"
S. Dymment, Director, Barrie;	"	"
S. Dymment, Manager-Secretary, Barrie;	"	"

A.—Permanent capital stock; total amount authorized, \$2,000,000; total amount subscribed, \$652,200, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2—Fixed and Permanent Capital Stock created by virtue of Private Act.

Description.	No of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining uncalled.
1. Fully called	6,522	\$ 100	\$ 652,200	\$ 652,200	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. Ordinary joint stock capital fully called; total called, \$652,200;	
total paid thereon	\$652,200 00
4. (d) Dividend declared in respect of (1), not yet paid	16,305 00
5. (e) Unappropriated profits in respect of (1)	85,264 26

Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal)	100,316 47
41. Other liabilities to the public:	
42. (a) Solicitors	36 40
Total liabilities	\$854,122 13

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of		Col. 4.
land	\$433,573 86	

C.—Debts not above enumerated for which the Corporation holds securities as follows:

22. (f) Debts secured by stocks and bonds.....	419,261 41
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E.—Cash.

31. (a) On hand and in bank	1,286 86
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Total assets	\$854,122 13
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CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1914.

2. (i) On hand	\$2,172 61
(ii) In bank	7,706 21

C.—Receipts on account of Investment, Loans or Debts.

(a) On mortgages of realty:	
10. (i) Principal	\$2,641 29
11. (ii) Interest	29,702 12
(b) On other securities:	
12. (i) Principal	13,975 08
13. (ii) Interest	9,677 72

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

F.—Borrowed Money.

26. (b) Borrowed by taking deposits	\$44,145 75
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G.—Receipts from other sources.

30. (a) Solicitors' fees	2 00
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Totals	\$191,022 78
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CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.*

1. (a) Loaned on mortgages of realty	\$103,597 91
(b) Loaned or invested in other securities	5,460 72

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	32,610 00
--	-----------

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19. (b) Deposits:		
Principal	\$45,674 16	
Interest	26 26	
		45,700 42

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	965 00
30. (f) Fuel, rent and taxes (other than in 7 and 32) and rates	1,032 78
32. (h) Registration fees	80 00
33. (i) Other management expenditure	28 26

E.—Other Expenditure.

35. (b)	260 83
---------------	--------

F.—Balance.

37. (a) Cash on hand and in bank	1,286 86
Totals	\$191,022 78

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, no debentures issued; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: None.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 4%; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities:
 - (i) Owned beneficially by the Corporation: (a) None; (b) none.
 - (ii) Not owned beneficially: (a) All debentures are owned beneficially by Corporation.
6. Of the mortgages owned beneficially by the Corporation, \$433,573.86 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No., none; amount, none.
 - (ii) Not so owned: No., none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, none.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? No stated period.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Manager, \$5,000.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Private.
13. Date when the accounts of the Corporation were last audited? February 6th, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: Will. R. King and John B. Barr.
For 1916: Will. R. King and John B. Barr.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? January 2nd and July 2nd, 5% per annum.
16. What is the date appointed for the Annual Meeting? February 7th, 1916. Date of last Annual Meeting? February 8th, 1915.
17. Special General Meetings held in 1915: Dates, none.

PORT ARTHUR AND FORT WILLIAM MORTGAGE COMPANY, LIMITED.

Head Office, Port Arthur, Ontario.

CONSTATING INSTRUMENTS.

Incorporated by Letters Patent, as a Loan Company, under the Companies Act (Canada), Part III, on the 24th January, 1914.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Port Arthur and Fort William Mortgage Company, Limited, of Ontario, at the 31st December, 1915, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is Cumberland Street, in the City of Port Arthur, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

J. J. Carrick, President, Port Arthur, Ont.;	27th January, 1915, to 9th February, 1916
D. A. Thomas, Director, Cardiff, Wales:	" "
Sir William Mackenzie, Director, Toronto, Ont.:	" "
D. M. Hogarth, Director, Port Arthur, Ont.;	" "
A. J. McComber, Director, Port Arthur, Ont.:	" "
A. J. McComber, Manager and Secretary:	" "

A. Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$685,800.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Act or Private Acts.

Last call made: Date, November 1st, 1914. Rate per cent., £4 11s. 0d. Purchase gross amount, \$96,200.00. Amount paid thereon, \$48,917.52.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called.....	6,858	\$ 100	\$ 685,800 00	\$ 539,758 70	\$ 146,041 30
Totals.....	6,858	100	685,800 00	539,758 70	146,041 30

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$685,800;	
total paid thereon	\$539,758 70
5. (e) Unappropriated profits in respect of (1).....	33,216 54
6. (f) Reserve fund in respect of (1) reserve fund for unearned bonuses	7,754 02

Liabilities to the Public.

35. Debenture stock issued elsewhere than in Canada	69,593 32
37. Owing to banks	9,500 00
Total actual liabilities	\$659,822 58

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land.....	\$577,338 10
11. (c) Interest due and accrued on item (9) and not included therein	43,253 25

C.—Debts not above enumerated for which the Corporation holds securities as follows:

20. (h) Debts secured by permanent stock or shares of the Corporation.	18,000 00
26. (n) Interest due or accrued on item 20, "accrued".....	1,047 77

E.—Cash.

31. (a) On hand	\$8,801 25
32. (b) In bank	8,028 43
	16,829 68

F.—Assets not hereinbefore mentioned.

37. (a) Furniture and supplies	\$756 00
38. (b) Organization fees	200 00
39. (c) Unexpired values net	332 02
40. (d) Accepted bills of exchange	2,065 76
	3,353 78
Total assets	\$659,822 58

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1914.

1. Cash	\$56,439 06
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B.—Sums received Wholly or Partly on Capital Stock.

4. (a) Calls on joint stock permanent capital	16,505 07
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CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

C.—Receipts on account of Investments, Loans or Debts.			
(a) Mortgages of realty:			
10.	(i) Principal		94,371 96
11.	(ii) Interest	\$25,897 37	25,897 37
E.—Miscellaneous.			
19.	(b) Premiums or bonus on loans		7,371 19
F.—Borrowed Money.			
26.	(b) Bank or other advances, discounts or overdrafts		9,500 00
28.	(d) Borrowed on debenture stock		13,951 12
G.—Receipts from other sources, viz.:			
30.	(a) Legal fees		275 01
	(b) Interest on bank balances		173 62
Totals			\$224,484 40

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
		Col. 1.	Col. 4.
1.	(a) Loaned on mortgages of realty		\$137,445 14
	(b) Loaned on or invested in other securities, viz.:		
2.	(i) On Company's own stock		18,000 00
B.—Expended on Stock Account.			
8.	Dividends paid on permanent stock		37,426 74
C.—Borrowed Money (other than foregoing)* or interest thereon paid.			
18.	(a) Bank account (principal and interest)		59 45
23.	(f) Debenture stock issued elsewhere: Interest		3,606 52
D.—Management Expenses (other than foregoing).			
25.	(a) Salaries, wages and fees		5,820 92
26.	(b) Commission or brokerage		411 81
28.	(d) Stationery, postage, printing, advertising, etc.		563 15
30.	(f) Fuel, rent, taxes (other than in 7 and 32) and rates		969 74
32.	(h) Registration fees		75 00
33.	(i) Other management expenditure		2,076 25
E.—Other Expenditures.			
34.	(a) Re debenture stock issue		1,200 00
F.—Balance.			
37.	(b) Cash on hand and in bank		16,829 68
Total			\$224,484 40

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, \$9,500.00.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: Approximately \$200,000.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock, 5%.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) About 9%; (b) None.
 - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$574,338.10 is on realty situate in Ontario, and \$3,000 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., 5; Amount, \$57,095.52.
 - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$1,364,340.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: None.
13. Date when the accounts of the Corporation were last audited, December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):

For 1915: P. H. B. Dawson, A. E. Lyne, M. G. Wright.
For 1916: P. H. B. Dawson and E. Walton.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? January 11th, 1915, 7% and 3% bonus; August 10th, 1915, 7%.
16. What is the date appointed for the Annual Meeting? 2nd Wednesday in February. Date of last Annual Meeting? January 27th, 1915.
17. Special General Meetings held in 1915: None.

II. LOAN COMPANIES.

B. COMPANIES HAVING TERMINATING AS WELL AS PERMANENT STOCK OR HAVING TERMINATING STOCK ONLY.

(SEE 4 EDW. VII. (1904) CHAPTER 17, SECTION 6)

DETAILED REPORTS OF THE SEVERAL COMPANIES.

DOMINION PERMANENT LOAN COMPANY.

Head Office, Toronto, Ontario.

CONSTATING INSTRUMENTS.

1890.—Declaration under R.S.O. 1887, c. 169; filed with the Clerk of the Peace for the County of York, 7th May, 1890. The original corporate name was The Dominion Building and Loan Association.

1897.—Act of the Dominion of Canada, 60-61 V., c. 85, extending the business of the Company to the whole Dominion; defining the borrowing powers of the Company; regulating its issue of debentures and debenture stock; providing for the prohibition of loans upon the Company's own stock; continuing the Company under the control of the Loan and Trust Corporations Act of Ontario.

1898.—Order in Council of Ontario (29th January, 1898), changing the corporate name to the Dominion Permanent Loan Company, to take effect from and after 1st August, 1898.

1898.—Act of Dominion of Canada, confirming the said change of corporate name.

See Statutes of Canada, 1899.

ANNUAL STATEMENT

Of the condition and affairs of the Dominion Permanent Loan Company of Toronto, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 12 King Street West, in the City of Toronto, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

Hon. J. R. Stratton, Pres., Peterborough;	Feb. 4th, 1915.	Feb. 3rd, 1916.
D. W. Karn, Vice-President, Toronto;	"	"
A. C. Macdonell, Director, Toronto;	"	"
Hon. Thomas H. Johnson, Winnipeg;	"	"
Geo. H. Cowan, K.C., Director, Vancouver, B.C.;	"	"
F. M. Holland, Man.-Director and Secretary, Toronto;	"	"

A.—Permanent capital stock: Total amount authorized, \$10,000,000; total amount subscribed, \$1,408,400.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock, created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	Number of shares.	Par value of shares.	—		
		\$	\$	\$ c.	\$ c.
1. Fully called stock.	8,882	100	888,200	888,200 00	.....
2. Partly called stock	5,202	100	520,200	243,713 59	276,486 41
Totals.....	14,084	.....	1,408,400	1,131,913.59	276,486.41

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

SCHEDULE B.

Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.	Fully paid.		Prepaid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	No.	Amount.	
		\$		\$		\$	\$
Number and amount in force at 31st December, 1914 ..			1,257	125,700	.....	.....	125,700
Gross total in force at any time in 1915			1,257	125,700	.....	.....	125,700
Deduct as follows:	No. of shares	Amount					
Converted into permanent stock during 1915.....	22	\$ 2,200	22	2,200	.....	.....	2,200
Forfeited and lapsed during 1915.....	18	1,800	18	1,800	.....	.....	1,800
Total deduction....	40	4,000	40	4,000	.....	.....	4,000
Net total remaining in force at 31st December, 1915			1,217	121,700	.....	.....	121,700

Summary of Terminating Withdrawable Stock in force at 31st December, 1915.

1217 shares prepaid stock (other than above) at \$100.00 per share, \$121,700,	
on which 111 shareholders have paid in \$60,850	\$60,850 00
Total	\$60,850 00

Total amount distributed or credited to Terminating or Withdrawable Stock in 1915:

- (1) As interest:
Rate of interest, per cent. per annum, 7.14 per cent. (5.46 per cent.).
- (2) As dividends out of profits, \$3,771.00.
Rate or rates per cent. of such dividends, 6 per cent.

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$888,200.00; total paid thereon	\$888,200 00
2. (b) Ordinary joint stock capital; total called, \$247-713.59; total paid thereon	243,713 59
4. (d) Dividends declared in respect of (1) and (2) but not yet paid	33,952 77
5. (e) Unappropriated profits in respect of (1) and (2) ..	58,668 82
6. (f) Reserve fund in respect of (1) and (2)	508,000 00
7. (g) Contingent fund in respect of (1) and (2)	5,964 68
	<u>\$1,738,499 86</u>

BALANCE SHEET.—Continued.

B.—Terminating Capital Stock or Shares.

17. (d) Prepaid stock, less shown in (24); total in force, 1217 shares at \$100 per share, on which has been paid into loan fund	\$60,850 00	
18. (e) Profits or accrued interest on (17), less shown in (25) and credited or appropriated, but not yet paid	12,506 17	
25. Interest, profits or dividends due by Corporation, un- claimed dividends	45 00	
		73,401 17
		<u>\$1,811,901 03</u>

Liabilities to the Public.

27. Deposits, right reserved to require 30 days notice of any withdrawal	\$207,157 09	
28. Interest on deposits due, or accrued or capitalized	7,634 94	
29. Debentures issued in Canada	2,166,758 81	
30. Interest due and accrued on (29)	38,993 24	
40. Other liabilities to the public, viz.:—		
41. (a) Sundry accounts	1,321 15	
		2,421,865 23
Total liabilities		<u>\$4,233,766 26</u>

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold land (including buildings) other than fore- going	\$23,667 37
--	-------------

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$3,912,606 10	
10. (b) Debts secured by mortgaged land held for sale	33,272 08	
11. (c) Interest due or accrued on items (9) and (10), not included therein	7,271 09	
		3,953,149 27

C.—Debts not above enumerated for which the Corporation
holds securities as follows:

20. (h) Debts secured only by permanent stock or shares of the Corporation	\$1,025 53	
22. (j) Debts secured by stocks and bonds	13,900 10	
		14,934 63

D.—Unsecured Debts.

27. (a) Sundry account	\$12,581 08	
28. (b) Sundry account (since paid)	1,481 17	
		14,062 25

E.—Cash.

31. (a) On hand	\$10,777 83	
32. (b) In banks	103,780 72	
		114,558 55

BALANCE SHEET.—Continued.

F.—Assets not hereinbefore mentioned.

37. (a) Office fixtures and furniture	\$4,821 50	
38. (b) Debenture stock and bonds	108,572 69	
		113,394 19
Total assets		\$4,233,766 26

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1914.

	(b) (Not already shown under (1)):	(Col. 1.)	(Col. 3.)	(Col. 4.)
2.	(i) On hand			\$91,208 12
3.	(ii) In bank			97,300 07

B.—Sums received wholly or partly on Capital Stock.

4. (a) Calls on joint stock permanent capital.. ..	\$1,578 76	
		1,578 76

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:

10.	(i) Principal	\$172,763 40
11.	(ii) Interest	

(b) On other securities:

12.	(i) Principal	44,421 62
13.	(ii) Interest or dividends	
		217,185 02

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales	\$25 00	
17. (b) Rents	343 55	
		368 55

E.—Miscellaneous.

19. (b) Premiums or bonus on loans	\$8 48	
22. (c) Forfeiture or lapses	362 46	
24. (g) Conversion of terminating into permanent stock	\$2,151 23	
		2,522 17

F.—Borrowed Money.

26. (b) Borrowed by taking deposits	\$339,837 39	
27. (c) Borrowed on debentures	787,556 36	
		1,127,393 75

G.—Receipts from other sources, viz.:

30. (a) Interest on deposits	\$1,255 28	
		1,255 28

Total \$1,538,811 72

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 2.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty	\$33,074 07		
(b) Loaned or invested in other securities:			
2. (i) Real estate, repairs, insurance, etc.	429 21		
3. (ii) Bonds and stock purchased	5,000 00		
4. (iii) Loans on stocks and bonds	10,400 00		
			\$48,903 28

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	\$67,700 07		
9. Interest paid on terminating stock	3,771 00		
15. Terminating stock forfeited or lapsed		\$362 46	
16. Terminating stock converted into permanent		2,151 23	
			73,984 76

C.—Borrowed Money (other than foregoing) or interest thereon paid.

19. (b) Deposits:			
Principal	\$348,282 81		
Interest	7,634 94		
		\$355,917 75	
20. (c) Debentures issued in Canada:			
Principal	\$754,744 81		
Interest	109,827 57		
		864,572 38	
			1,220,490 13

D.—Management Expenses (other than foregoing):

25. (a) Salaries, wages and fees	\$27,930 22		
26. (b) Commission or brokerage	5,500 79		
28. (d) Stationery, postage, printing and advertising	3,607 24		
29. (e) Law costs	37 50		
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	4,303 75		
31. (g) Travelling expenses	6,431 20		
32. (h) Registration fees	545 00		
33. (i) Other management expenses	6,178 39		
			54,534 09

E.—Other Expenditures.

34. (a) Sundry accounts	\$26,340 91		
			26,340 91

F.—Balance.

37. (a) Cash on hand and in banks			114,558 55
Total			\$1,538,811 72

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$735,253.49; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: None.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 4%; on debentures, 5½%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities:
 - (i) Owned beneficially by the Corporation: (a) 7½%; (b) 6%.
 - (ii) Not owned beneficially: (a) none; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$17,995.70 is on realty situate in Ontario, and \$3,894,610.40 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, \$8,208.38.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No., none; amount, none.
 - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$6,500,000.00.
 - (ii) No so owned, none.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Manager, \$5,000; Accountant, \$1,000; Branch Manager, \$5,000; Teller, 2,500; Asst. Branch Manager, \$1,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: G. M. Mulholland, E. J. Howson.
For 1916: Not yet appointed.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? January 2nd, 1915; July 2nd, 1915; 6% per annum.
16. What is the date appointed for the Annual Meeting? February 3rd, 1916. Date of last Annual Meeting? February 4th, 1915.
17. Special General Meetings held in 1915: Dates, none.

THE HOME BUILDING AND SAVINGS ASSOCIATION, OF OTTAWA.

Head Office, Ottawa, Ontario.

Incorporated under the Building Societies Act (R.S.O., 1887, c. 169), by declaration filed with the Clerk of the Peace for the County of Carleton, on the 24th June, 1890. (Decl. Book II., 119.) The Company, for purposes of distinction, ordinarily uses the words "of Ottawa" as part of its corporate name, but those words do not appear in the declaration of incorporation.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Home Building and Savings Association, of Ottawa, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 95 Sparks Street, in the City of Ottawa, in the Province of Ontario.

The Board is constituted of seven directors, holding office for two years.

The directors and chief executive officers of the Corporation, at the 31st December, 1915, were as follows, together with their respective terms of office:

E. B. Butterworth, President, Ottawa;	January, 1914; January, 1916.
M. Kavanagh, Vice-President, Ottawa;	" 1915; " 1917.
F. H. Chrysler, Director, Ottawa;	" 1914; " 1916.
D. M. Finnie, Director, Ottawa;	" 1914; " 1916.
Jno. C. Scott, Director, Ottawa;	May 27, 1915; " 1917.
Jas. T. Hammill, Director, Ottawa;	Oct. 1, 1915; " 1917.
R. A. Sproule, Director, Ottawa;	" 1915; " 1917.
A. H. Fitzsimmons, Manager, Ottawa;	

SCHEDULE B.

Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.	Instalment.	
	No.	Amount.
Number and amount in force at 31st December, 1914	1,712	\$ 342,400
" " issued during 1915.....	187	37,400
Gross total in force at any time during 1915	1,899	379,800
	No.	Amount.
Deduct as follows:		\$
Withdrawn and paid off during 1915	128	25,600
Retired by Corporation during 1915.....	64	12,800
Total deductions.....	192	38,400
Net total remaining in force 31st December, 1915	1,707	341,400

Summary of Terminating or Withdrawable stock in force at 31st December, 1915:
 1,707 shares of instalment stock (payable by fixed periodical payments) at \$1.20 per share of \$200, on which shareholders have paid in \$98,003 20

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

G.—Terminating Capital Stock or Shares.

20. (g) Instalment stock, less shown in (24) total issue now in force, 1,707 shares at \$200 per share, \$341,400, on which has been paid in all , of which sum there has been paid into Loan Fund	\$98,003 20	
21. (h) Profits or accrued interest on (20), less shown in (25) and credited or appropriated but not yet paid	27,176 86	
22. (i) Profits or accrued interest on (20), less shown in (25) and not accredited or appropriated	3,988 39	
26. Instalments due	3,415 20	
		\$132,583 65

Liabilities to the Public.

41. Other liabilities to the public:		
42. (a) Toronto General Trust Corporation (including interest due and accrued)	\$50,801 36	
43. (b) Mortgage account	5,047 33	
		55,848 69
Total liabilities		\$188,432 34

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by the Corporation.

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$163,751 10
--	--------------

C.—Debts not above enumerated for which the Corporation holds securities as follows:

21. (i) Debts secured only by terminating stock or shares of the Corporation	\$8,340 00	
22. (j) Debts secured by terminating stock, being arrears of instalments	7,069 75	
		15,409 75

E.—Cash.

32. (b) In bank	9,271 49
Total assets	\$188,432 34

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1914.

3.	(ii) Cash in bank	\$9,174 08
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B.—Sums received wholly or partly on Capital Stock.

8. (e)	Dues on instalment building society stock	23,410 80
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C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:

10.	(i) Principal	15,672 21
11.	(ii) Interest	9,606 44

(b) On other securities:

12.	(i) Principal loans on stock	3,585 00
13.	(ii) Interest on deposits	187 61

E.—Miscellaneous.

19. (b)	Premiums or bonus on loans	189 60
20. (c)	Membership or entry fee (being income of Corporation)	49 75
21. (d)	Fines	353 90
	Transfer fees	17 50
		\$62,246 89

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		Col. 2.
1. (a)	Loaned on mortgages of realty	\$25,600 00
	(b) Loaned or invested in other securities:	
2.	(i) Stock	4,800 00
7. (e)	Insurance or taxes advanced on property mortgaged to the Corporation	39 50

B.—Expended on Stock Account.

11.	Paid for terminating stock withdrawn	3,431 40
12.	Paid for terminating stock matured	8,784 00
13.	Profits paid on (11) and (12)	4,353 44

D.—Management Expenses (other than foregoing).

25. (a)	Salaries, wages and fees	2,025 00
28. (d)	Stationery, postage, printing and advertising	39 47
29. (e)	Law costs	14 85
30. (f)	Fuel, rent, taxes (other than in 7 and 32) and rates.....	115 71
32. (h)	Registration fee	40 00

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

E.—Other Expenditure, viz.:

34. (a) Interest on advances	\$3,250 00
35. (b) Law costs on foreclosures	482-03

F.—Balance.

37. (b) Cash in bank	9,271 49
Total	\$62,246 89

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, \$13,600.00 (estimated).
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, none.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 8 4-5% on stock matured, 4% on stock withdrawn; on debentures, none; on debenture stock, ———.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 7 1-5%; (b) 7 1-5%.
 - (ii) Not owned beneficially: (a) 7 1-5%; (b) 7 1-5%.
6. Of the mortgages owned beneficially by the Corporation, \$46,701.10 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$117,050.00 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., 5; Amount, \$13,000.00.
 - (ii) Not so owned: No., 7; Amount, \$24,200.00.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$70,000.00.
 - (ii) Not so owned, \$185,000.00.
11. How often are the securities held by the Corporation valued? At time loan is effected.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, for \$2,000.00.
 - (a) Are the said bonds executed by private sureties or by Guarantee Companies? Private sureties.
13. Date when the accounts of the Corporation were last audited? 12th January, 1916.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):

For 1915: T. E. Clendennen and Walter M. Ross.
For 1916: T. E. Clendennen and Walter M. Ross.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively?
16. What is the date appointed for the Annual Meeting? 3rd Friday of January. Date of last Annual Meeting? 21st January, 1916.
17. Special General Meetings held in 1915: None.

THE NIAGARA FALLS BUILDING, SAVINGS AND LOAN ASSOCIATION.

Declaration of Incorporation filed with the Clerk of the Peace for the County of Welland on the 5th March, 1894. (Decl. Book I, 29.)

Incorporated under the Building Societies' Act, R.S.O., 1887, c. 169, s. 2, as amended by 56 V., c. 31, s. 1, which (continued by R.S.O. 1897, c. 205, s. 8 (4)) has the effect of limiting the operations of the Association to the County of Welland.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

On the condition and affairs of the Niagara Falls Building, Savings and Loan Association of Niagara Falls, Ont., at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 39 Park Street, in the City of Niagara Falls, in the Province of Ontario.

The Board is constituted of ten directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

R. P. Slater, President, Niagara Falls, Ontario;	April, 1915;	April, 1917.
R. F. Carter, Vice-President, Niagara Falls, Ontario;	April, 1914;	April, 1916.
W. W. Robertson, Director, Niagara Falls, Ontario;	April, 1915;	April, 1917.
James Harriman, Director, Niagara Falls, Ontario;	April, 1914;	April, 1916.
J. C. Rothery, Director, Toronto;	"	"
J. L. Harriman, Director, Niagara Falls, Ontario;	"	"
J. H. McGarry, M.D., Director, Niagara Falls, Ontario;	April, 1915;	April, 1917.
F. W. Swannell, Director, Niagara Falls, Ontario;	"	"
B. M. Benson, Director, Niagara Falls, Ontario;	April, 1915;	April, 1917.
J. G. Cadham, Director, Niagara Falls (South), Ontario;	April, 1914;	April, 1916.
B. M. Benson, Secretary, Niagara Falls, Ontario;	April, 1915;	April, 1917.

SCHEDULE B.

Terminating or Withdrawable Stock.

Subscribed Shares of Terminating or Withdrawable Stock.	Prepaid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	
Number and amount in force at 31st Dec., 1914	581	\$ 75,530 00	3216	\$ 100,511 31	\$ 176,041 31
Number and amount issued during 1915.....	190	24,700 00	590	42,357 65	67,057 65
Gross total in force at any time in 1915.	771	100,230 00	3806	142,868 96	243,098 96
Deduct as follows:					
Withdrawn and paid off during 1915.....	224	29,120 00	294	35,111 22	64,231 22
Net total remaining in force at 31st Dec., 1915	547	71,110 00	3512	107,757 74	178,867 74

Summary of Terminating or Withdrawable Stock in force at 31st December, 1915:

547 shares prepaid stock at \$130.00 per share, \$71,110.00, on which shareholders have paid in \$71,110 00

3,512 shares instalment stock at \$130.00 per share, \$456,560.00, on which shareholders have paid in 107,757 74

Total amount distributed or credited into terminating or withdrawable stock in 1915:

(2) As dividends out of profits: On prepaid stock, \$4,320.01; rate, 6%; on instalment stock, \$8,411.05, per cent., 8%.

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr.	Capital and Liabilities.
Capital (Liabilities to Stockholders or Shareholders).	
B.—Terminating Capital Stock or Shares.	
17. (d) Prepaid stock, less shown in (24), total in force, 547 shares at \$130 per share, on which has been paid into Loan Fund	\$71,110 00
20. (g) Instalment stock, less shown in (24), total issue now in force, 3,512 shares at \$130 per share, on which has been paid in all	107,757 74
21. (h) Profits or accrued interest on (20), less shown in (25), and credited or appropriated but not paid	24,343 65
22. (i) Profits or accrued interest on (20), less shown in (25) and not credited or appropriated	16,306 67
Total liabilities	\$219,518 06

Cr.	Assets.
I.—Assets of which the Corporation is the Beneficial Owner.	
B.—Debts secured by Mortgages of Land.	
9. (a) Debts (other than item 10) secured by mortgages of land	\$217,880 00
E.—Cash.	
31. (a) On hand	838 06
F.—Assets not hereinbefore mentioned.	
37. (a) Office furniture	800 00
Total assets	\$219,518 06

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I. Received by the Corporation for its Own Use.			
A.—Balance from 31st December, 1914.			
(a) Cash (not already shown under (1))..	(Col. 1.) \$2,318 37	(Col. 2.)	(Total Col. 4.) \$2,318 37
B.—Sums received wholly or partly on Capital Stock.			
7. (d) Sales of prepaid building stock.....	.....	\$24,700 00	
8. (e) Dues on instalment building society stock .....	.....	19,024 33	
			\$43,724 33

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

C.—Receipts on account of Investments, Loans
or Debts.

	Col. 1.	Col. 2.	Col. 4.
(a) On mortgages of realty:			
10. (i) Principal, \$23,333.32 and \$21,710.00	.....	\$45,043 32	
11. (ii) Interest . . . . .	.....	12,372 55	
			57,415 87
E.—Miscellaneous.			
19. (b) Premium or bonus on loans	\$2,290 00		
20. (c) Membership or entry fees (being income of Corporation)	140 25		
21. (d) Fines	97 20		
22. (e) Withdrawal profits	87 04		
			2,614 49
Totals	\$4,932 86	\$101,140 20	\$106,073 06

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

	Col. 1.	Col. 2.	Col. 4.
1. (a) Loaned on mortgages of realty		\$28,860 00	\$28,860 00

B.—Expended on Stock Account.

9. Dividends paid on terminating stock	\$4,320 00	.....	4,320 00
11. Paid for terminating stock withdrawn . . . . .	.....	64,231 22	
13. Profits paid on (11) . . . . .	.....	4,853 70	
			69,084 92

D.—Management Expenses (other than
foregoing).

25. (a) Salaries, wages and fees	\$1,724 00		
28. (d) Stationery, postage, printing, advertis- ing and office furniture	545 00		
29. (e) Treasurer's bond	10 00		
30. (f) Fuel, rent, etc.	421 00		
Provincial and Dominion Tax	265 08		
32. (h) Registration fees	5 00		
			2,970 08

F.—Balance.

37. (a) Cash on hand	\$838 06	.....	838 06
Totals	\$8,128 14	\$97,944 92	\$106,073 06

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, nil; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1916: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: Nil.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, nil; on debentures, nil; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities:
 - (i) Owned beneficially by the Corporation: (a) Six per cent; (b) nil.
 - (ii) Not owned beneficially: (a) Nil; (b) nil.
6. Of the mortgages owned beneficially by the Corporation, \$217,350.00 is on realty situate in Ontario, and nil is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, nil.
 - (ii) Not so owned, nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No., nil; amount, nil.
 - (ii) Not so owned, No., nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$335,000.00.
 - (ii) Not so owned, nil.
11. How often are the securities held by the Corporation valued: Whenever deemed necessary.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Treasurer, \$2,000; Solicitor, \$1,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Both.
13. Date when the accounts of the Corporation were last audited? September 30th, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: W. J. McMurray and E. Hopkins.
For 1916: W. J. McMurray and T. L. Robertson.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? March 31st, 1915, and Sept. 30th, 1915.
16. What is the date appointed for the Annual Meeting? April 25th, 1916. Date of last Annual Meeting? May 11th, 1915.
17. Special General Meetings held in 1915. Dates: Nil.

THE OWEN SOUND LOAN AND SAVINGS COMPANY.

Head Office, Owen Sound, Ontario.

Incorporated under the Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Grey, on the 1st April, 1889.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Owen Sound Loan and Savings Company, of Owen Sound, Ont., at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 823 Second Avenue E., in the Town of Owen Sound, in the Province of Ontario.

The Board is constituted of ten directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:—

W. A. Bishop, President, Owen Sound;	February, 1915;	February, 1917.
F. W. Harrison, Vice-President, Owen Sound;	" 1914;	" 1916.
C. A. Fleming, Director, Owen Sound;	" 1915;	" 1917.
W. G. McLauchlan, Director, Owen Sound;	" 1915;	" 1917.
M. Forhan, Director, Owen Sound;	" 1915;	" 1917.
N. P. Horton, Director, Owen Sound;	" 1914;	" 1916.
Chas. Julyan, Director, Owen Sound;	" 1914;	" 1916.
John S. Findlay, Director, Owen Sound;	" 1915;	" 1917.
John M. Kilbourn, Director, Owen Sound;	" 1914;	" 1916.
G. E. Sharpe, Director, Owen Sound;	" 1914;	" 1916.
C. A. Fleming, Manager and Secretary, Owen Sound.		

A.—Capital stock: Total amount authorized, \$1,000,000; total amount subscribed, permanent stock, \$144,400.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value.	Total amount held.	Paid thereon.	Total amount unpaid.
2. Partly called	1,444	\$ 100	\$ 144,400	\$ c. 120,557 94	\$ c. 23,842 06

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

SCHEDULE B.

Terminating or Withdrawable Stock.

	Instalment.	
	No.	Amount.
Subscribed Shares of Terminating or Withdrawable Stock.		
Number and amount in force at 31st December, 1914	125	12,500 00
Number and amount issued during 1915	25	2,500 00
Gross total in force at any time in 1915.....	150	15,000 00
Net total remaining in force 31st December, 1915	150	15,000 00

Summary of Terminating or Withdrawable Stock in force at 31st December, 1915:

125 Shares Instalment Stock at \$100 per share, \$12,500, on which 27 shareholders have paid in \$3,974.80.

Total amount distributed or credited to Terminating or Withdrawable Stock in 1915.
(2) As dividends out of profits, \$232.54.

Rate or rates per cent. of such dividends, 6% per annum.

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

3. (c) Ordinary joint stock capital; no regular calls made; total paid thereon*	\$120,557 94	
6. (f) Reserve fund in respect of (3)	5,766 44	
		\$126,324 38

B.—Terminating Capital Stock or Shares.

20. (g) Instalment stock, less shown in (24): Total issue now in force, 150 shares at \$100 per share, on which has been paid in all \$3,974.80, of which sum there has been paid into loan fund	\$3,974 80	
21. (h) Profits or accrued interest on (20), less shown in (25), and credited or appropriated, but not paid	654 96	
		4,629 76
		\$130,954 14

*Shareholders are allowed to pay in as suits their convenience.

BALANCE SHEET.—Continued.

Dr.

Capital and Liabilities.

Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal	\$54,437 11	
28. Interest on deposits due on accrued or capitalized	72 60	
29. Debentures issued in Canada	22,130 45	
30. Interest due and accrued on (29)	375 57	
		\$77,015 73
Total liabilities		\$207,969 87

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

1. (a) Office premises situate	
2. (i) At Owen Sound, held in freehold	\$16,327 34

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$162,622 52	
10. (b) Debts secured by mortgages of land, held for sale ..	3,380 19	
11. (c) Interest due and accrued on item (9) and not included therein	10,356 04	
		176,358 75

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by Municipal Bonds or Debentures....	\$2,400 00	
20. (h) Debts secured only by permanent stock or shares of the Corporation	8,767 66	
21. (i) Debts secured only by terminating Stock or Shares of the Corporation	990 00	
26. (n) Interest due or accrued on (14-25) and not included therein	966 00	
		13,123 66

E.—Cash.

31. (a) On hand	\$625 86	
33. (i) In the Royal Bank at Owen Sound	85 33	
		711 19

F.—Assets not hereinbefore mentioned.

37. (a) Office furniture, etc.	\$951 60	
38. (b) Rents accrued	497 33	
		1,448 93
Total assets		\$207,969 87

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1914.

1. (b) Cash:	
2. (i) On hand	\$1,446 39

B.—Sums received wholly or partly on Capital Stock.

4. (a) Calls on Joint Stock permanent capital	1,945 13
8. (c) Dues on instalment building society stock	1,036 00

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:

10. (i) Principal	\$14,162 12
11. (ii) Interest	8,846 31

(b) On other securities:

12. (i) Principal Stock Loans	4,264 27
13. (ii) Interest or dividends	499 60
	27,772 30

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents	564 80
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F.—Borrowed Money.

26. (b) Borrowed by taking deposits	\$85,536 81
27. (c) Borrowed on debentures	6,200 00
	91,736 81

G.—Receipts from other sources, viz.:

30. (a) Interest on Bank account, etc.	\$80 84
(b) Sundries	10 50
(c) Interest on Saskatchewan Debentures	150 00
	241 34

Total	\$124,742 77
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CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty	\$15,540 23
(b) Loaned on other securities:	
2. (i) Stock Loans	3,840 03
4. (iii) Debentures	300 00
5. (iv) Accrued Interest on School Debentures	998 94
	\$20,679 20

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	\$7,208 92	
		7,208 92

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank acct.: Principal, \$2,004 57; interest, \$22.45....	\$2,027 02	
19. (b) Deposits: Principal, \$89,848.72; interest, \$1,991.49 ..	91,840 21	
		93,867 23

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$1,065 50	
28. (d) Stationery, postage, printing and advertising	216 05	
30. (f) Fuel, rent and rates, taxes (other than in 7 and 32)	811 91	
32. (h) Registration fees	40 00	
33. (i) Other Management Expenditure	142 77	
		2,276 23

F.—Balance.

37. (b) Cash on hand and in bank		711 19
Total		\$124,742 77

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issue in Canada, \$950.00; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: \$15,108.00.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 4%; on debentures, 4½%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 6½%; (b) 6%.
 - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation all is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No., none; amount, none.
 - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$627,940.00.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? When loan is made and when in arrears.

12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: The Manager for \$1,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: A. F. Armstrong and J. C. Kennedy.
For 1916:
15. What were the dividend days of the Corporation in 1915 and what rate or rates of interest were paid on those days respectively? June 30th and Dec. 31st; 6% per annum.
16. What is the date appointed for the Annual Meeting? February 22nd, 1916. Date of last Annual Meeting? February 26th, 1915.
17. Special General Meetings held in 1915: Dates, none.

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY.

Head Office, Peterborough, Ontario.

Incorporated under the Building Societies Act (R.S.O., 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Peterborough, on the 17th January, 1889. (Decl. Book I., 47.)

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Peterborough Workingmen's Building and Savings Society, of Peterborough, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at George Street, in the City of Peterborough, in the Province of Ontario.

The Board is constituted of nine directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

T. B. McGrath, President, Peterborough;	January, 1915;	January, 1916.
James Lynch, Vice-President, Peterborough;	"	"
R. Sheehy, Director, Peterborough;	"	"
John R. Corkery, Director, Peterborough;	"	"
E. A. Peck, Director, Peterborough;	"	"
James Garrow, Director, Peterborough;	"	"
Frank Fairen, Director, Peterborough;	"	"
Geo. Ball, Director, Peterborough;	"	"
Jas. Murty, Treasurer, Peterborough;	"	"
John Corkery, Secretary, Peterborough;	"	"

SCHEDULE B.

Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.	No.	Amount.
Number and amount in force at 31st December, 1914.....	940	\$ c 49,653 50
Number and amount issued during 1915.....	141	11,057 18
Gross total in force at any time in 1915.....	1,081	60,710 68
	No. of shares	Amount.
Deduct as follows:		\$ c.
Withdrawn and paid off during 1915.....	72	1,911 00
Retired by Corporation during 1915	39	5,460 00
Total deductions.....	111	7,371 00
Net total remaining in force 31st December, 1915.....	970	\$53,339 68

Summary of Terminating or Withdrawable Stock in force at 31st December, 1915:

970 Shares Instalment stock (payable by fixed periodical payments) at \$200 per share, on which Shareholders have paid in \$53,339.68.

Total amount distributed or credited in:

- (1) As interest, \$134.10.
Rate of such interest per cent. per annum, 4%.
- (2) As dividends out of profits, \$2,340.00.
Rate per cent. of such dividends, 7.1518%.

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

B.—Terminating Capital Stock.

20. (g) Instalment stock, less shown in 24; Total issue now in force, 970 shares, at \$200 per share, on which has been paid in all \$	of which sum there has been paid into the loan fund	\$53,339 68
21. (h) Profits or accrued interest on (20), less shown in (25), and credited or appropriated, but not yet paid		12,906 54
Total liabilities		\$66,246 22

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$47,425 00
11. (c) Interest due and accrued on (9) not included therein	1,391 18
	\$48,816 18

C.—Debts not above enumerated for which the Corporation holds securities as follows:

17. (c) Debts secured by Dominion Government stock or bonds	\$500 00
21. (i) Debts secured by terminating stock or shares of the Corporation	13,415 00
26. (n) Interest due or accrued on item (21) and not included therein	139 17
	14,054 17

E.—Cash.

31. (a) On hand and in bank	3,375 87
Total assets	\$66,246 22

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1914.

	Col. 1.	Col. 2.	Col. 4.
1. Cash	\$5 50		
3. (ii) In bank	2,674 20		
			\$2,679 70

B.—Sums received wholly or partly on Capital Stock.

8. (e) Dues on instalments, Building Society stock	\$11,062 18		11,062 18
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C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:

10. (i) Principal	2,984 00
11. (ii) Interest	2,143 53

(b) On other securities:

12. (i) Principal stock of Society	3,675 00
13. (ii) Interest or dividends	838 47

(c) Unsecured debts:

15. (ii) Interest on bank balances	87 09		9,728 09
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E.—Miscellaneous.

20. (c) Membership or entry fees (being income of Corporation)	\$32 00		
21. (d) Fines	15 30		47 30

Total			\$23,517 27
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CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	Col. 2.	Col. 4.
1. (a) Loaned on mortgages of realty	\$7,550 00	
(b) Loaned or invested in other securities:		
2. (i) Dominion Government War Loan	500 00	
3. (ii) Stock of the Society	1,950 00	
		\$10,000 00

B.—Expended on Stock Account.

11. Paid for terminating stock withdrawn	\$1,911 00	
12. Paid for terminating stock matured	5,460 00	
13. Profits paid on (11) and (12)	2,474 10	
		9,845 10

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

D.—Management Expenses (other than foregoing).		
25. (a) Salaries, wages and fees	\$225 00	
28. (d) Stationery, postage, printing and advertising	8 50	
32. (h) Registration fees	40 00	
		\$273 50
E.—Other Expenditures, viz.:		
34. (a) Dominion War Tax	\$22 80	
		22 80
F.—Balance.		
37. (a) Cash on hand and in bank		3,375 87
Total		\$23,517 27

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, \$12,200.00.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, none.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 6%; (b) 6%.
 - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$47,425.00 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., 1; Amount, \$1,200.00.
 - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$70,000.00.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? When loan is effected, and yearly thereafter.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Secretary, \$1,000; Treasurer, \$1,000.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Private sureties.
13. Date when the accounts of the Corporation were last audited? January 3rd, 1916.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):

For 1915: James Drain.
For 1916: James Drain.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? No dividend dates.
16. What is the date appointed for the Annual Meeting? The Wednesday after the second Monday in January. Date of last Annual Meeting? 12th January, 1916.
17. Special General Meetings held in 1915: None.

III. LOANING LAND COMPANIES.

DETAILED REPORTS OF THE SEVERAL COMPANIES.

THE WALKERVILLE LAND AND BUILDING COMPANY, LIMITED.

Head Office, Walkerville, Ontario.

Incorporated by Letters Patent of Ontario (22nd October, 1890) issued under the Ontario Joint Stock Companies Letters Patent Act, R.S.O. 1887, c. 157.

For the lending and borrowing powers see the above instrument and Act, also R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Walkerville Land and Building Company Limited, Walkerville, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head Office of the Corporation is on Sandwich Street, in the Town of Walkerville, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

F. H. Walker, President, Walkerville, Ont.;	Jan. 8th, 1915.	} In one year, or when their successors are appointed.
Hiram H. Walker, Vice-President, Walkerville, Ont.;	"	
J. Harrington Walker, Vice-Pres., Walkerville, Ont.;	"	
Harrington E. Walker, Director, Walkerville, Ont.;	Feb. 9th, 1915.	
Z. A. Lash, Director, Toronto, Ont.;	June 8th, 1915.	
D. F. Matthew, Secretary, Walkerville, Ont.;	Feb. 9th, 1915.	

A.—Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Last call made: January 1st, 1891; rate per cent. 50 per cent.; gross amount, \$500,000; amount paid thereon, \$500,000.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.
1. 50 per cent. called	10,000	\$ 100	\$ 1,000,000	\$ 500,000

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (b) Ordinary joint stock capital. 50 per cent. called; total called, \$500,000; total paid thereon	\$500,000 00	
5. (c) Unappropriated profits in respect of (2)	271,318 68	\$771,318 68

Liabilities to the Public.

29. Debentures issued in Canada	\$526,000 00	
42. (a) Accounts payable	10,598 17	536,598 17
Total		\$1,307,916 85

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by the Corporation.

5. (b) Freehold land (including buildings) other than foregoing	\$1,151,299 78
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B. Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	45,270 00
--	-----------

C.—Debts not above enumerated.

22. (j) Debts secured by retaining titles, being amounts outstanding on sales and advances	98,005 66
---	-----------

E.—Cash.

31. (a) On hand and in bank	4,350 19
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F.—Assets not hereinbefore mentioned.

37. (a) Furniture	\$524 21	
38. (b) Accounts receivable	3,130 39	
39. (c) Rents accrued	2,890 09	
40. (d) Insurance unearned	1,759 41	
41. (e) Tools and implements	219 79	
42. (f) Automobile	467 33	8,991 22
Total assets		\$1,307,916 85

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1914.

2.	(i) On hand and in bank	\$5,446 77
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D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents	80,626 93
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G.—Receipts from Other Sources.

30. (a) From sales and loans	31,284 64
(b) From interest	7,987 06
(c) From accounts received	4,422 84
From sale of \$26,000 debentures	25,152 40
Total	\$154,920 64

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

6. (c) Real estate, improvements to buildings	\$902 38
---	----------

C.—Borrowed Money (other than foregoing) or interest thereon paid.

18. (a) Bank loan paid off	48,000 00
24. (g) Interest on debentures	22,500 00
Ordinary interest	679 93

D.—Management Expenses (other than foregoing).

25. (a) Salaries and supplies, rents	2,832 15
30. (f) Fuel, water and light	3,533 52

E.—Other Expenditure, viz.:

Expense	680 43
34. (a) Government fees and taxes	740 00
35. (b) Municipal taxes	22,473 24
36. (c) Repairs and maintenance	16,184 00
Paid on account of loan	25,152 40
Accounts paid	6,592 40
Money loaned	300 00

F.—Balance.

37. (b) Cash on hand and in bank	4,350 19
Total	\$154,920 64

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, \$10,598.17.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$3,130.39.
4. Average rates of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, $4\frac{1}{2}\%$; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities:
 - (i) Owned beneficially by the Corporation: (a) 6% ; (b) 6% .
 - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$45,270.00 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No., none; amount, none.
 - (ii) Not so owned, none.
10. Aggregate market value of land mortgaged, and buildings thereon to the Corporation:
 - (i) Mortgages owned beneficially, \$105,000.00.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? At least annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Treasurer, \$5,000.00; Cashier, \$2,000.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Private sureties.
13. Date when the accounts of the Corporation were last audited? February 28th, 1916.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: Robert L. Daniels, Alfred Miers.
For 1916: Robert L. Daniels, Gustavus G. Benfield.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? No dividend paid.
16. What is the date appointed for the Annual Meeting? 2nd Tuesday in February.
Date of last Annual Meeting? February 29th, 1916.
17. Special General Meetings held in 1915: Dates, none.

THE PROVIDENT INVESTMENT COMPANY.

Head Office, Toronto, Ontario.

Incorporated on 3rd November, 1893, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies Act (R.S.O. 1887, c. 157).

For the lending and borrowing powers see the Letters Patent (which contain special limitations).

By Letters Patent of Ontario, dated January 9th, 1912, the Company renounced its borrowing powers and accepted those provided in the Loan Corporation Act (R.S.O. 1897, c. 205), and amending Acts.

ANNUAL STATEMENT

Of the conditions and affairs of The Provident Investment Company, at the 31st of December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 44 King Street West, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

H. C. Cox, President, Toronto;	July 25th, 1915; January 19th, 1916.
A. H. Cox, Vice-President, Toronto;	" "
G. A. Morrow, Director, Toronto;	" "
F. W. Cox, Director, Toronto; &	" "
E. T. Malone, Director, Toronto;	" "
A. H. Cox, Manager, Toronto;	
R. G. Roberts, Secretary, Toronto;	

A. Permanent capital stock: Total amount authorized, \$1,800,000; total amount subscribed, \$500,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called	5,000	\$ 100	\$ 500,000	\$ 500,000	\$

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr.

Capital and Liabilities.

Capital Liabilities to Stockholders or Shareholders.

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$500,000; total paid thereon	\$500,000 00	
5. (e) Unappropriated profits in respect of (1)	50,169 52	
6. (f) Reserve Fund in respect of (1)	375,000 00	
		\$925,169 52

Liabilities to the Public.

37. Owing to banks, loans against security of bonds, stocks and debentures, including interest accrued to date	1,207,983 56	
42. (a) Agency Account. Amount owing to Central Canada L. & S. Co.	603 38	
Total liabilities		\$2,133,756 46

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold land (including buildings) other than fore-going	\$423,952 75	
7. (d) Amount at debit of Toronto account	5 00	
		\$423,957 75

B.—Debts secured by mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$25,887 40	
11. (c) Interest due and accrued on item 9 and not included therein	487 82	
		26,375 22

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by bonds, stocks and debentures	\$184,941 28	
26. (n) Interest due and accrued on item 14 and not included therein	170 94	
		185,112 22

D.—Unsecured Debts.

27. (a) Suspense account	475 87	
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E.—Cash.

31. (a) Deposited in Loan Company and Bank	10,587 90	
Amount owing on agency account	603 38	

F.—Assets not hereinbefore mentioned.

38. (b) Bonds, stocks and debentures	\$1,489,365 97	
40. (d) Interest accrued on item 38	17,278 15	
		1,486,644 12
Total		\$2,133,756 46

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1914.

(1) Cash (not already shown under (1)):	
3. (ii) In bank	\$13,520 51

C.—Received on account of Investments, Loans or Debts.

(a) On mortgages of realty:	
10. (i) Principal	\$21,934 05
11. (ii) Interest	2,350 51
	24,284 56
(b) Bonds, stocks and debentures owned by Company:	
12. (i) Principal	\$302,027 77
13. (ii) Interest or dividends	99,531 46
	401,559 23
14. (i) Loans secured by bonds, stocks and debentures, principal	\$55,795 22
15. (ii) Interest	12,428 95
	68,224 17

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales not included in any of the foregoing items ..	\$355,397 80
17. (b) Rents	379 33
	355,777 13

E.—Miscellaneous.

18. (a) Commission, brokerage	176 28
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F.—Borrowed Money.

25. (a) Bank or other advances	79,042 13
--------------------------------------	-----------

G.—Receipts from Other Sources.

30. (a)	1,068 69
(b) Syndicate for which we are agents	\$23,205 86
(c) Amount on deposit to credit of agency, December 31st, 1914	145 46
(d) Overdraft in Central Canada L. & S. Co., Dec. 31st, 1915, for agency account	603 38
	23,954 70
Total	
	\$967,607 40

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balances from 31st December, 1914.

33. (ii) Cash in Bank	\$145 46
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CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

C.—Receipts from Real Estate.

38. (b) Rents	\$8,545 50
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D.—Receipts from other Sources, viz.:

39. (a) Received from Syndicate	14,625 00
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40. (b) Central Canada Loan & Savings Co., overdraft for Syndicate account	603 38
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41. (c) Interest on deposit	35 36
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Totals	\$23,954 70
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CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

(Col. 1.) Total Col. 4.)

1. (a) Loaned on mortgages of realty	\$12,497 04
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(b) Loaned or invested in other securities, viz.:

2. (i) Loaned on security of bonds, stocks and debentures....	60,969 88
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4. (iii) Purchase of bonds, stocks and debentures	431,342 98
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6. (c) Real estate purchased	202,283 46
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B.—Expended on Stock Account.

8. Dividends paid on Permanent Stock	\$25,000 00	25,000 00
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C.—Borrowed Money (other than foregoing) or interest paid thereon, viz.:

18. (a) Payment of bank advances: Principal	\$108,957 38	
Interest	71,450 37	
		180,407 75

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$5,617 84	
26. (b) Commission or brokerage	122 50	
28. (d) Stationery, postage, printing and advertising	1,668 91	
29. (e) Law costs	342 62	
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates ..	2,644 83	
32. (h) Registration fees	150 00	
33. (i) Other management expenditure	767 58	
		11,314 28

E.—Other Expenditures.

34. (a) Taxes, insurance and repairs	7,704 85
35. (b) Paid out for syndicate for which we are agents	23,954 70
36. (c) Suspense	1,544 56

F.—Balance.

39. (li) Cash in Loan and Savings Co. and bank	10,587 90
Total	\$967,607 40

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

II.—Expended on Trust or Agency Account.

B.—Other Expenditures.

51. (b) Taxes	\$5,714 29	
52. (c) Debts or obligations wholly or partly paid: Principal, \$10,000.00; interest, \$4,625.00	14,625 00	
53. (d) Caretaking and repairs and insurance	3,615 41	
		23,954 70
Totals		\$23,954 70

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, None.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 5.40%; (b) fluctuates.
 - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$25,887.40 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No., none; amount, none.
 - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$70,075.00.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? None.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies? None.
13. Date when the accounts of the Corporation were last audited? December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):

For 1915: A. B. Fisher and R. T. Thompson, both of Toronto.
For 1916: A. B. Fisher and R. T. Thompson, both of Toronto.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? January 2nd, 1915, 5%.
16. What is the date appointed for the Annual Meeting? January 19th, 1916. Date of last Annual Meeting? January 25th, 1915.
17. Special General Meetings held in 1915: Dates, none held.

THE TORONTO SAVINGS AND LOAN COMPANY.

Head Office, Peterborough, Ontario.

Incorporated as "The Toronto Real Estate Investment Company," by Letters Patent of Ontario (June 15th, 1885), issued under the Ontario Joint Stock Companies' Letters Patent Act, R.S.O. 1877, c. 150. Supplementary Letters Patent of Ontario (29th December, 1877), were issued under R.S.O. 1887, c. 157, defining the borrowing powers, etc. Further Supplementary Letters Patent of Ontario (25th September, 1889) were issued under the last mentioned Act, increasing the capital stock from \$400,000 to \$2,000,000. Further Supplementary Letters Patent of Ontario (30th March, 1891) were issued under the same Act, conferring agency powers on the Company. The Corporate name was by Order-in-Council (2nd April, 1891) changed to "The Toronto Savings and Loan Company."

For the lending and borrowing powers, see the Letters Patent and the Acts, R.S.O. 1877, c. 150; R.S.O. 1887, c. 157; R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Toronto Savings and Loan Company, of Peterborough, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 437 George Street South, in the City of Peterborough, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

H. C. Cox, President, Toronto;	22nd January, 1915; 28th January, 1916.
W. G. Morrow, Vice-President, Peterborough;	" "
Richard Hall, Vice-President, Peterborough;	" "
E. R. Wood, Director, Toronto;	" "
D. W. Dumble, Director, Peterborough;	" "
E. T. Malone, Director, Toronto;	" "
W. G. Morrow, Managing Director, Peterborough;	" "
H. W. Morphet, Secretary, Peterborough.	

A. Permanent capital stock: Total amount authorized, \$2,000,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or by Private Acts.

Last call made, date 31st May, 1902; rate per cent., 40 per cent.; gross amount, \$400,000. Amount paid thereon, \$400,000.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid thereon.
		\$	\$	\$	\$
2. Fully called	10,000	100	1,000,000	1,000,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$1,000,000; total paid thereon	\$1,000,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid	25,000 00	
6. (f) Reserve fund in respect of (1)	900,000 00	
7. (g) Contingent fund in respect of (1)	87,661 78	
		\$2,012,661 78

Liabilities to the Public.

27. Deposits: Right reserved to require 30 days' notice of withdrawal	\$456,304 92	
28. Interest on deposits, due or accrued or capitalized.....	3,594 52	
29. Debentures issued in Canada	496,590 00	
30. Interest due and accrued on (29)	8,294 14	
31. Debentures issued elsewhere than in Canada	898,954 92	
32. Interest accrued on (31)	5,516 27	
40. Other liabilities to the public, viz.:		
41. (a) Sundry accounts due by Company	2,725 60	
		1,871,980 37
Total liabilities		\$3,884,642 15

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold land (including buildings) other than foregoing	\$782,001 87	
6. (c) Leasehold land (including buildings) other than foregoing	40,000 00	
		\$822,001 87

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$210,631 76	
11. (c) Interest due and accrued on item (9).....	23,515 20	
		234,146 96

C.—Debts not above enumerated for which the Corporation holds securities as follows:

22. (j) Debts secured by stocks and bonds	\$2,722,036 07	
26. (n) Interest due or accrued on item (22) and not included therein	25,037 50	
		2,747,073 57

D.—Unsecured Debts.

27. (a) Sundry accounts due to Company	3,335 87
--	----------

E.—Cash.

31. (a) On hand	\$2,535 38	
32. (b) In banks in Canada and England	75,548 50	
		78,083 88

Total assets	\$3,884,642 15
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CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1914.

	Col. 1.	Total Col. 2.
1. (b) Cash (not already shown under (1)):		
2. (i) On hand		\$2,808 81
3. (ii) In bank		80,618 33

C.—Receipts on account of Investments, Loans or Debts.

	(a) On mortgages of realty:		
10.	(i) Principal	\$7,789 08	
11.	(ii) Interest	13,359 38	
	(iii) Insurance, taxes, etc., advanced by Company	2,307 50	
			23,455 96
	(b) Stocks and bonds owned by Company:		
12.	(i) Principal	\$161,065 36	
13.	(ii) Interest or dividends together with profits on stocks and bonds	202,648 56	
			363,713 92

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales (not included in any of the foregoing items)	\$1,659 05	
17. (b) Rents, together with profit from sales of property..	92,579 82	
		94,238 87

F.—Borrowed Money.

26. (b) Borrowed by taking deposits		496,742 38
27. (c) Borrowed on debentures, currency		77,000 00
28. (d) Borrowed on debenture, sterling		46,678 21
29. (e) Profit on sterling exchange	\$4,502 30	4,502 30

G.—Receipts from other sources, viz.:

30. (a) Sundry accounts due to Company	5,185 90	
Total		\$1,194,944 68

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	Total Col. 4.
(b) Loaned on or invested in other securities, viz.....		\$14 25
2. (ii) Stocks, bonds and debentures		181,855 32
6. (c) Real estate purchased		6,115 10
7. (e) Insurance or taxes advanced on property mortgaged to the Corporation		2,269 00

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	100,000 00
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CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

C.—Borrowed Money (other than foregoing) or interest thereon paid.		
19. (b) Deposits:		
Principal	\$448,758 66	
Interest	14,454 71	
		463,213 37
20. (c) Debentures issued in Canada:		
Principal	\$46,600 00	
Interest	18,187 57	
		64,787 57
21. (d) Debentures issued elsewhere:		
Principal	\$157,693 69	
Interest	43,852 02	
		201,545 71
D.—Management Expenses (other than foregoing).		
25. (a) Salaries, wages and fees, directors' compensations, etc	\$54,824 53	
26. (b) Commission and brokerage	5,521 23	
28. (d) Stationery, postage, printing and advertising	882 19	
29. (e) Law costs	343 72	
30. (f) Fuel, rent (other than 7 and 32) and rates	2,075 51	
32. (h) Registration fees and Government taxes on capital. . .	1,450 00	
		65,097 18
E.—Other Expenditures, viz.:		
34. (a) Repairs and improvements to property owned	\$5,780 78	
35. (b) Taxes on property owned	14,272 92	
36. (c) Insurance on property owned	3,420 10	
(d) Ground rent on leasehold property	1,500 00	
(e) Sundry accounts due by Company	6,989 50	
		31,963 30
F.—Balance.		
37. (a) Cash on hand and in banks		78,083 88
Total		\$1,194,944 68

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, \$46,465.00; Issued elsewhere, £47,635.
2. Amount of other existing obligations which will mature in 1916: Exclusive of deposits, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: Loans, \$209,989.32, subject to call, and \$2,587,084.25 of cashable stocks and bonds.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 3½%; on debentures, 4.27%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 6%; (b) Fluctuates.
 - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$234,146.96 is on realty situate in Ontario, and none is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., none; Amount, none.
 - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$465,500.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? All within one year.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Managing Director, \$5,000; Secretary, \$3,000; Accountant, \$2,000; Cashier, \$5,000.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? To 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):

For 1915: James A. Hall and F. J. A. Hall.
For 1916: James A. Hall and F. J. A. Hall.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? 1st of January, April, July and October; 2½% each; 10% for year.
16. What is the date appointed for the Annual Meeting? 28th January, 1916. Date of last Annual Meeting? 22nd July, 1915.
17. Special General Meetings held in 1915: None.

THE CANADIAN NORTHERN PRAIRIE LANDS COMPANY, LIMITED.

Head Office, Toronto, Ontario.

Incorporated by Letters Patent of Ontario, issued under The Ontario Companies Act and bearing date 30th May, 1905.

The Company was, by Supplementary Letters Patent, issued under The Loan Corporations Act, bearing date 2nd March, 1909, given the additional powers of a Loaning Land Company, except the power of taking deposits, and was on the 27th May, 1910, granted registry on the Loaning Land Company Register.

ANNUAL STATEMENT

Of the condition and affairs of the Canadian Northern Prairie Lands Company, Limited, at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 7 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year, or until their successors are appointed.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

D. B. Hanna, President, Toronto, Ont.;	} Began 28th April, 1915.	} Will end when successors are ap- pointed at An- nual Meeting of shareholders to be held March 22nd, 1916.
A. J. Mitchell, Vice-President, Toronto, Ont.;		
Col. A. D. Davidson, Director, Toronto, Ont.;		
Lt.-Col. Noel Marshall, Director, Toronto, Ont.;		
Lewis Lukes, Director, Toronto, Ont.;		
Norman Scott Russell, Director, London, England;		
T. Blundell Brown, Director, London, England;		
L. W. Mitchell, Secretary, Toronto, Ont.		

A.—Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$1,500,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remain- ing unpaid on calls.
Fully called	300,000	\$ 5	\$ 1,500,000	\$ 1,500,000	fully paid.

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$1,500,000; total paid thereon	\$1,500,000 00
5. (e) Unappropriated profits in respect of (1)	394,479 62
6. (f) Reserve fund in respect of (1)	1,500,000 00

Liabilities to the Public.

40. Other Liabilities to the public, viz.:	
42. (b) Commissions due and deferred	35,666 34
43. (c) Sundry accounts	26,855 83
Total Liabilities	\$3,457,001 79

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold land (including buildings) other than foregoing—land account	\$198,118 05
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B.—Debts secured by Mortgages of Land, etc.

9. (a) Debts (other than item 10) secured by mortgages of land	355,933 94
10. (b) Debts secured, land sales, contracts	543,538 29
(bb) Debts secured by land held by the Company as mortgagee in possession, or secured by land for the rents and profits of which the Company is accountable	261,558 83
11. (c) Interest due or accrued on items 9 and 10, and not included therein	157,799 70

C.—Debts not above enumerated, for which the Corporation
holds security, as follows:

13. (a) Debts secured by accepted Bills of Exchange	7,503 19
14. (b) Debts secured by municipal bonds or debentures	12,000 00
22. (j) Debts secured by stocks, bonds, etc.	1,569,664 30
23. (k) Debts secured by equipment securities	61,004 20
24. (l) Debts secured by mortgage on boat	75,000 00
26. (n) Interest due or accrued	3,577 06

E.—Cash.

32. (b) In banks in Canada and England	67,831 66
Accrued interest on bank balances	115 72

F.—Assets not hereinbefore mentioned.

37. (a) Bonds and debentures	129,307 92
38. (b) Accrued interest on 37 (a)	8,401 74
39. (c) Tax certificates	5,647 19

Total assets	\$3,457,001 79
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CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.		
Balances from 31st December, 1914.		Total Col. 4.
(b) Cash (not already shown under (1)):		
3.	(ii) In banks	\$116,959 52
C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of realty:		
10.	(i) Principal	91,420 93
11.	(ii) Interest	24,599 81
(b) On other securities:		
12.	(i) Principal.....	168,989 04
13.	(ii) Interest.....	
(c) Unsecured debts:		
14.	(i) Principal.....	1,249 54
15.	(ii) Interest.....	
Total		\$403,218 84

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
		Total Col. 4.
1.	(a) Loaned on mortgages of realty	\$54,722 97
(b) Loaned or invested in other securities:		
2.	(i) Call loans	161,067 37
B.—Expended on Stock Account.		
8.	Dividend paid on permanent stock	100,174 54
D.—Management Expenses.		
30.	(f) Salaries, wages, commissions, taxes, office expense, etc.....	5,048 80
E.—Other Expenditure.		
34.	(a) Re land sales commissions and miscellaneous	14,373 50
F.—Balance.		
37.	(b) Cash in banks	67,831 66
Total		\$403,218 84

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$152,843.49, approximately.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) $6\frac{1}{2}\%$; (b) 6%.
 - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$9,500.00 is on realty situate in Ontario, and \$346,433.94 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., none; Amount, none.
 - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, ———.
 - (ii) Not so owned, ———.
11. How often are the securities held by the Corporation valued? Running valuation.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Davidson & McRae, Sales Agents, \$10,000.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: T. J. Macabe and H. G. Foreman.
For 1916:
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? April 1st and October 1st, 5% each.
16. What is the date appointed for the Annual Meeting? 4th Wednesday in January.
Date of last Annual Meeting? April 28th, 1915.
17. Special General Meetings held in 1915: None.

THE SCOTTISH ONTARIO AND MANITOBA LAND COMPANY (LIMITED).

Head Office, Glasgow, Scotland.

CONSTATING INSTRUMENTS.

Certificate of Incorporation (15th Dec., 1879), issued by Registrar of Joint Stock Companies for Scotland, under the Companies Act, 1862, 1867 and 1877.

Memorandum of Association and Articles of Association (both of the 12th Dec., 1879) under the above Acts and amendments to 73rd Article made 24th April, 1882.

For the lending and borrowing powers see the Memorandum of Association and the Articles of Association, and the (Imp.) Companies' Act 1862 to 1893; also for transactions in Ontario, see the Loan and Trust Corporations Act, 2 Geo. V., c. 34.

ANNUAL STATEMENT

Of the condition and affairs of the Scottish Ontario and Manitoba Land Company (Limited), of Glasgow Scotland, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Company is at No. 205 St. Vincent Street, in the City of Glasgow, Scotland.

The chief agency for Ontario is situate at No. 156 Yonge Street, in the City of Toronto, in the Province of Ontario.

The Chief Agents and Attorneys for Ontario are Thomas Langton, Herbert Macdonald Mowat, and Roderick James Maclellan (or any one of them), and their address is 156 Yonge Street, Toronto, in the Province of Ontario.

The Board is constituted of six directors, holding office for the term of three years.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, -together with their respective terms of office:

Robert Anderson, Chairman, Glasgow;	16 April, 1914; April, 1917.
John Ramsay Smith, Director, Peebles;	15 April, 1915; April, 1918.
James M. Mathieson, Director, Glasgow;	26 Mch., 1914; April, 1916.
R. W. Henry, Director, Glasgow;	14 April, 1913; April, 1916.
George M. Currie, C.A., Director, Edinburgh;	15 April, 1915; April, 1918.
Frederick P. Milligan, Director, Edinburgh;	16 April, 1914; April, 1917.
James Muirhead, Secretary, Glasgow, Scotland;	Permanent Official.

A.—Permanent capital stock: Total amount authorized, \$730,000.00; total amount subscribed, \$547,500, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made:—Date, 30th June, 1913; rate per cent., 66⅔ on 12,500 shares; gross amount, \$121,666.67; amount paid thereon, \$121,666.67.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		\$ c.	\$ c.	\$ c.	\$
66⅔ per cent. called stock.....	37,500	14.60	547,500 00	365,000 00	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders.)-

A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, 66½ per cent., called; total called, \$365,000; total paid thereon	\$365,000 00	
4. (d) Dividends declared in respect of (2), but not yet paid	185 06	
5. (e) Unappropriated profits in respect of (2)	198,303 14	
6. (f) Reserve fund in respect of (2)	48,666 67	
		\$612,154 87

Liabilities to the Public.

31. Debentures issued elsewhere than in Canada	\$503,712 17	
32. Interest due and accrued on (31)	2,590 28	
40. Other liabilities to the public, viz.:		
42. (a) Suspense account for unadjusted balance of joint account	24,150 83	
43. (b) Sundry debts	10,388 85	
		540,842 13
Total liabilities		\$1,152,997 00

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises, situate as follows:		
2. (i) At Main Street, Winnipeg, held in freehold ..	\$20,000 00	
5. (b) Freehold land (including buildings) other than foregoing	151,945 70	
		\$171,945 70

B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land	\$913,479 32	
11. (c) Interest due or accrued on item (9) and not in- cluded therein	22,370 09	
		935,849 41

C.—Debts not above enumerated for which the Corporation
holds Securities as follows:

19. (g) Debts secured by stocks or bonds of other Government Treasury Bills	24,333 34
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D.—Unsecured Debts.

27. (a) Sundry small debts	183 18
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E.—Cash.

31. (a) On hand	\$37 49	
32. (b) In banks in Canada and Great Britain	20,647 88	
		20,685 37
Total assets		\$1,152,997 00

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1914.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
(a) Cash (not already shown under (1):			
2. (i) On hand			\$3 47
3. (ii) In bank			38,601 70

C.—Receipts on account of Investments,
Loans or Debts.

(a) On mortgages of realty:—			
10. (i) Principal			29,863 39
11. (ii) Interest	\$55,779 26		

D.—Receipts from Real Estate Owned Benefi-
cially by Corporation.

16. (a) Sales			2,798 97
17. (b) Rents	\$71 95		

F.—Borrowed Money.

27. (c) Borrowed on debentures			10,901 34
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G.—Receipts from other sources, viz.:

30. (a) Transfer fees	13 38		
(b) Contributions from other companies for Office expenses	965 26		
(c) Exchange	1,046 43		
(d) Sundries recovered of stamps, etc., ad- vanced to shareholders	14 14		
			58,690 42
Total			\$140,859 29

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital
Account.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty			\$13,011 55
(b) Loaned or invested on other securities, viz.:			
2. (i) Treasury bills			24,027 95
6. (c) Real estate purchased			33 75

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

B.—Expended on Stock Account.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
8. Dividends paid on permanent stock	\$33,908 75		

C.—Borrowed Money (other than foregoing),
or Interest thereon paid, viz.:

21. (d) Debentures issued elsewhere:			
Principal	19,078 86		
Interest			\$1,460 00

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	7,398 32		
26. (b) Commission or brokerage	246 37		
28. (d) Stationery, postage, printing and advertising	534 54		
29. (e) Law costs	452 10		
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	16,518 84		
			78,137 81

E.—Other Expenditures, viz.:

35. (b) Payments to joint owners of share of properties sold			3,502 86
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F.—Balance.

37. (a) Cash on hand and in banks			20,685 37
Total			\$140,859 29

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

- Amount of debentures maturing in 1916: Issued in Canada, none; issued elsewhere, \$132,666.00.
- Amount of other existing obligations which will mature in 1916: None.
- Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$175,000.00.
- Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, 4½%; on debenture stock, none.
- Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
 - Owned beneficially by the Corporation: (a) 7½%; (b) 5%.
 - Not owned beneficially: (a) None; (b) none.
- Of the mortgages owned beneficially by the Corporation, \$35,750.00 is on realty situate in Ontario, and \$877,729.32 is on realty situate elsewhere.
- Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
- Loans written off or transferred to real estate account during 1915, viz.:
 - Funds or securities owned beneficially, none.
 - Not so owned, none.
- Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - Owned beneficially, No., none; amount, none.
 - Not so owned, No., none; amount, none.

10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$1,800,000.00.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? At irregular intervals.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Alexander Bain, Manager; William Bain, Assistant Manager; H. J. Skynner, Agent. General Policy for £5,000.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Company.
13. Date when the accounts of the Corporation were last audited? March, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):

For 1915: Moores, Carsons & Watson, C.A., Glasgow.
For 1916:
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? 16th April, 1915, 10%.
16. What is the date appointed for the Annual Meeting? March or April. Date of last Annual Meeting? 15th April, 1915.
17. Special General Meetings held in 1915: Dates, none.

IV. TRUST COMPANIES.

DETAILED REPORTS OF THE SEVERAL COMPANIES.

THE BRANTFORD TRUST COMPANY, LIMITED.

CONSTATING INSTRUMENTS.

The Brantford Trust Company was incorporated by Letters Patent of Ontario, bearing date 16th December, 1907. See The Loan and Trust Corporations Act, R.S.O. 1914, c. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Brantford Trust Company, Limited, of Brantford, Ont., at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 38 and 40 Market Street, in the City of Brantford, in the Province of Ontario.

The Board is constituted of six directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

Christopher Cook, President, Brantford;	February, 1915; February, 1916.
Charles B. Heyd, Vice-President, Brantford;	" "
John Mann, Director, Brantford;	" "
A. J. Wilkes, K.C., Director, Brantford;	" "
A. K. Bunnell, C.A., Director, Brantford;	" "
Franklin Grobb, Director, Brantford;	" "
W. G. Helliker, Manager, Secretary, Brantford.	

A.—Permanent capital stock: Total amount authorized, \$300,000; total amount subscribed, \$300,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called.....	3,000	\$ 100	\$ 300,000	\$ 300,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$300,000; total paid thereon.....	\$300,000 00
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BALANCE SHEET.—Continued.

4. (d) Dividends declared in respect of (1), but not yet paid	\$10,500 00	
5. (e) Unappropriated profits in respect of (1)	1,292 00	
6. (f) Reserve Fund	15,000 00	
Total actual liabilities		\$326,792 00
II.—Contingent Liabilities.		
49. Money for which the Corporation is contingently liable:		
50. (a) Principal guaranteed	\$23,747 98	
51. (b) Interest guaranteed	305 22	
		24,053 20
56. (e) Other contingent liabilities, value of trusts and estates under administration		483,304 00
Total contingent liabilities		\$507,357 20
Gross total liabilities, actual and contingent.		\$834,149 20

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$259,482 37	
11. (c) Interest due and accrued on item (9), not included therein	5,835 48	
		\$265,317 85

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Debts secured by municipal bonds or debentures.	\$34,680 22	
15. (c) Debts secured by Public School debentures.	6,737 02	
		41,417 24

E.—Cash.

32. (b) In bank	20,056 91	
Total assets owned beneficially by Corporation.		\$326,792 00

II.—Assets not owned beneficially by Corporation, but for which the Corporation is Accountable.

A.—As Guarantor.

(a) Mortgage securities:		
43. (i) Principal	\$22,277 00	
44. (ii) Interest due and accrued	687 58	
(b) Other securities:		
(i) Cash in Standard Bank, Brantford.	1,088 62	
		24,053 20

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

52. (d) Value of trusts and estates under administration.	483,304 00	
Total of assets II.		\$507,357 20
Gross total of assets I. and II.		\$834,149 20

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1914.

(b) Cash (not already shown under (1)):		
3.	(ii) In bank	\$9,329 31

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:

10.	(i) Principal	66,053 64
11.	(ii) Interest	17,915 48

(b) On other securities:

12.	(i) Principal	36,762 45
13.	(ii) Interest or dividends	1,835 40

E.—Miscellaneous.

18. (a)	Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	1,870 08
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Total	\$133,766 36
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II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balance from 31st December, 1914.

(b) Cash:		
	(ii) In bank	8,519 54

B.—Receipts on account of Investments, etc.

34. (a)	Mortgages:		
	Principal	\$1,143 10	
	Interest	1,425 03	
			2,568 13

D.—Receipts from other sources.

39. (a)	From guaranteed investments	1,127 04
40. (b)	Interest, extra from banks, etc.	50 35
41. (c)	On account of trusts and estates	50,400 11
	Total	\$62,665 17

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	Total Col. 4.
1. (a) Loaned on mortgages of realty		\$42,983 70
(b) Loaned on or invested in other securities, viz.:		
2. (i)		16,900 00
(ii)		35,000 00

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

B.—Expended on Stock Account.

8. Dividend paid on permanent stock	\$16,500 00	
		\$16,500 00

D.—Management Expenses.

25. (a) Salaries, auditors' and directors' fees	820 00
26. (b) Commission or brokerage on loans	341 48
28. (d) Stationery, postage, printing and advertising, etc.....	152 16
29. (e) Law costs (solicitors)	2 00
31. (g) Dominion Government War Revenue Tax	216 09
32. (h) Registration and Government fees	759 22
33. (i) Guarantee company	35 00

F.—Balance.

37. (a) Cash in bank	20,056 91
Total	\$133,766 56

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty	\$3,330 10
(b) Loaned or invested on or in other securities:	
44. (ii) Principal	\$1,046 48
45. (iii) Paid on guaranteed investments: Interest.	1,068 50
	2,114 98

B.—Other Expenditures.

50. (a) Remuneration paid Brantford Trust Company, Limited, as agent, executor, etc.	1,870 08
51. (b) Commission on loans	32 00
53. (d) Cash invested for estates and paid out for various purposes....	33,705 42

C.—Balances.

Cash in banks and loan company	21,612 59
Total	\$62,665 17

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$49,687.24.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 6.49%; (b) 7.22%.
 - (ii) Not owned beneficially: (a) 7.05%; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$259,482.37 is on realty situate in Ontario, and none is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, \$22,277.00 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., 2; Amount, \$3,814.55.
 - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$640,586.00.
 - (ii) Not so owned, \$48,380.00.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Manager, \$5,000; Accountant, \$2,500; Teller, \$2,500.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies?
13. Date when the accounts of the Corporation were last audited? December 31st, 1914, to December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):

For 1915: F. W. Frank and C. J. Parker, C.A., Brantford.
For 1916: F. W. Frank and C. J. Parker, C.A., Brantford.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? January 2nd, 1915, 3%; July 2nd, 1915, 2½%.
16. What is the date appointed for the Annual Meeting? 2nd Wednesday in February. Date of last Annual Meeting? February 9th, 1916.
17. Special General Meetings held in 1915: None.

THE UNION TRUST COMPANY, LIMITED.

Incorporated by Letters Patent of Ontario, dated 7th August, 1901. The Letters Patent authorized the Company to acquire and take over the assets, business and goodwill of the Provincial Trust Company of Ontario, Limited.

The Authorized Capital Stock of the Union Trust Company was at first \$2,000,000 (F. p. 106); then, by Supplementary Letters Patent of 27th December, 1905, was increased to \$2,500,000 (F. p. 205); finally, by Supplementary Letters Patent of 25th November, 1908, was decreased to \$1,000,000 (F. p. 393).

ANNUAL STATEMENT.

Of the condition and affairs of the Union Trust Company, Limited, of Toronto, as at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporation for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 176 Bay Street, in the City of Toronto and Province of Ontario.

The Board is constituted of fourteen directors, holding office for one year.

The directors and chief executive officers at 31st December, 1915, were as follows, together with their respective terms of office:

H. H. Beck, Chairman of the Board, Victoria, B.C.;	February, 1915, February, 1916.
Henry F. Gooderham, President, Toronto, Ont.;	" "
Hon. E. G. Stevenson, 1st Vice-Pres., Toronto, Ont.;	" "
H. S. Strathey, 2nd Vice-Pres., Toronto, Ont.;	" "
T. Willes Chitty, Director, London, England;	" February, 1916.
Mark Bredin, Director, Toronto, Ont.;	June, 1915. "
Right Hon. Lord Hindlip, Director, Worcester, Eng.;	February, 1915. "
Chas. H. Hoare, Director, London, Eng.;	" "
A. Percy Taylor, Director, Toronto, Ont.;	" "
George S. May, Director, Ottawa, Ont.;	" "
J. H. McConnell, M.D., Director, Toronto, Ont.;	" "
Charles Magee, Director, Ottawa, Ont.;	" "
W. H. Smith, Director, Toronto, Ont.;	" "
J. M. McWhinney, Director and General Manager, Toronto, Ont.;	February, 1915, February, 1916.

A.—Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called.	10,000	\$ 100	\$ 1,000,000	\$ 1,000,000	\$

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called: Total called, \$1,000,000; total paid thereon	\$1,000,000 00
4. (d) Dividends declared in respect of (1), but not yet paid	25,000 00
5. (e) Unappropriated profits in respect of (1)	41,336 43
6. (f) Reserve fund in respect of (1)	950,000 00

Liabilities to the Public.

41. Other liabilities to the public, viz.:	
42. (a) Interest accrued, but not yet payable on guaranteed investments	13,070 80
43. (b) Sundries (accounts payable and suspense)	11,938 64

Total actual liabilities	\$2,041,345 87
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II. Contingent Liabilities.

48. Money for which the Corporation is contingently liable:	
50. (a) Principal guaranteed	\$7,449,135 55
52. (c) Trust funds invested, but not guaranteed:	
53. (i) Principal	\$484,620 54
54. (ii) Interest	971 47
55. (d) Trust funds uninvested, bearing interest, and not guaranteed	70,667 36
56. (e) Other contingent liabilities	4,465,964 62
	5,022,223 99

Total contingent liabilities	\$12,471,359 54
------------------------------------	-----------------

Gross total liabilities, actual and contingent	\$14,512,705 41
--	-----------------

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At Winnipeg, Manitoba, held in freehold	\$496,255 98
5. (b) Freehold land, including buildings other than foregoing	231,542 64

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$655,633 77
10. (b) Debts secured by mortgaged land held for sale	17,897 04
11. (c) Interest due or accrued on items 9, 10, and not included therein	197,659 82
	871,190 63

C. Debts not above enumerated, for which the Corporation holds security as follows:

22. (j) Debts secured by stocks and bonds	\$115,577 19
26. (n) Interest due and accrued on item 22, and not included therein	17,709 96
	133,287 15

BALANCE SHEET.—Continued.

E.—Cash.

31. (a) On hand	\$323 41	
32. (b) In banks	88,897 55	
		\$89,221 26

F.—Assets not hereinbefore mentioned.

37. (a) Bonds, stocks, and debentures	\$164,727 53	
38. (b) Interest on bonds, stocks and debentures (due and accrued)	16,586 00	
		181,313 53
39. (c) Sundry assets		38,534 68
Total assets owned beneficially by Corporation		\$2,041,345 87

II.—Assets Not Owned Beneficially by Corporation, but for which the Corporation is Accountable.

A.—As Guarantors.

(a) Mortgage securities:		
43. (i) Principal	\$3,279,713 00	
(b) Other securities:		
45. (i) Principal	3,722,685 88	
Cash on hand and in banks	446,736 67	
		\$7,449,135 55

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(a) Mortgage securities:		
47. (i) Principal	\$467,078 53	
48. (ii) Interest due	971 47	
(b) On other securities:		
49. (i) Principal	17,542 01	
52. (d) Uninvested trust funds	70,667 36	
Inventoried value of unrealized original assets of trusts, estates, etc.	4,465,964 62	
		5,022,223 99
Total of assets II.		\$12,471,359 54
Gross total assets I. and II.		\$14,512,705 41

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1914.

	(Col. 1.)	(Col. 3.)	(Total, Col. 4.)
2. (i) On hand		\$13,849 27	
3. (ii) In bank		27,342 85	
			\$41,192 12

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

C.—Receipts on Account of Investments, Loans or Debts.

	(Col. 1.)	(Col. 3.)	(Total, Col. 4.)
(a) On mortgages of realty:			
10. (i) Principal		\$55,673 79	
11. (ii) Interest	\$240,544 95		
(b) On other securities:			
12. (i) Principal		54,188 51	
13. (ii) Interest or dividends	213,661 80		
			\$564,069 05

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents	6,329 29		6,329 29
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E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as Corporate Agent, Trustee, etc.)	81,126 64		
19. (b) Premiums or bonus on loans	378 03		81,504 67

G.—Receipts from Other Sources.

30. (a) Insurance department		14,412 05	14,412 05
(b) Safe deposit department, vault rents ..	3,955 75		
(c) Bank interest	5,684 05		9,639 80
(d) Sundry suspense items		30,123 59	30,123 59
Total	\$551,680 51	\$195,590 06	\$747,270 57

II. Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balance from 31st December, 1914.

(b) Cash			
32. (i) On hand		24,526 60	
33. (ii) In bank		305,757 84	
			330,284 44

B.—Received on account of Investments, Loans, or Debts.

34. (a) On mortgages: Principal	\$369,801 72		
Interest	35,701 66		
			405,503 38
35. (b) On other securities: Principal			348,522 63

C.—Receipts from Real Estate.

38. (b) Rents	\$47,082 26		47,082 26
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D.—Receipts from Other Sources, viz.:

39. (a) On guaranteed investment account	\$3,471,027 83		
40. (b) As executor, trustee, agent, etc.	233,676 74		
			3,704,704 57
Total			\$4,836,097 28

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 3.)	(Total, Col. 4.)
1. (a) Loaned on mortgages of realty		\$43,047 54	
(b) Loaned or invested in other securities:			
2. (i) Stocks, bonds and debentures ..		363 00	
6. (c) Real estate purchased		56,663 41	
7. (d) Incumbrances on realty paid off	\$9,321 13		
(e) Insurance or taxes advanced on property mortgaged to the Corporation		17,606 80	
			\$127,001 88

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	100,000 00	100,000 00
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C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

24. (g) Guarantee paid (interest)	287,928 90	287,928 90
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D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	69,286 55	
26. (b) Commission or brokerage	2,898 43	
28. (d) Stationery, postage, printing and advertising	13,595 02	
29. (c) Law costs	79 60	
30. (f) Fuel, rent, and taxes (other than in 7 and 32) and rates	24,329 16	
31. (g) Travelling expenses	8,981 01	
32. (h) Registration fees	390 00	
33. (i) Other management expenditure	8,252 18	
		127,811 95

E.—Other Expenditure, viz.:

34. (a) Insurance Department	15,306 58	15,306 58
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F.—Balance.

37. (a) Cash on hand and in banks	89,221 26	89,221 26
Totals	\$525,061 98	\$222,208 59
		\$747,270 57

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty	\$388,103 11	
(b) Loaned and invested on or in other securities:		
43. (i) Stocks, bonds and debentures	218,756 55	
		606,859 66

B.—Other Expenditures.

51. (b) Insurance re mortgages	\$1,134 39	
53. (d) On Guaranteed Investment Account	3,426,092 70	
(e) As executor, trustee, agent, etc.	284,606 50	
		3,711,833 59

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

C.—Balance.		
54. (a) Cash on hand and in banks	\$517,404 03	517,404 03
Total		\$4,836,097 28

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

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1. Amount of debentures maturing in 1916: Issued in Canada, Company does not issue debentures; issued elsewhere, none.
 2. Amount of other existing obligations which will mature in 1916, \$148,184.50.
 3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$365,551.99.
 4. Average rate of interest per annum paid by the Corporation during 1915: On trust savings accounts, 4.05%; on debentures, ———.
 5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities:
 - (i) Owned beneficially by the Corporation: (a) 6.02%; (b) 4.06%.
 - (ii) Not owned beneficially: (a) 7.04%; (b) 5.35%.
 6. Of the mortgages owned beneficially by the Corporation, \$387,835.20 is on realty situate in Ontario, and \$465,458.39 is on realty situate elsewhere.
 7. Of the mortgages not owned beneficially by the Corporation, \$1,661,776.20 is on realty situate in Ontario, and \$2,085,986.80 is on realty situate elsewhere.
 8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, 5 loans for total of \$16,348.06.
 9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No., 4, amount, \$21,175.00.
 - (ii) Not so owned, No., 10, amount, \$42,248.06.
 10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$1,406,865.00.
 - (ii) Not so owned, \$11,040,954.50.
 11. How often are the securities held by the Corporation valued? Annually.
 12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Forty-five; total, \$183,000.00.
 (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
 13. Date when the accounts of the Corporation were last audited? December 31st, 1915.
 14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
 For 1915: A. C. Neff, F.C.A., C. R. Cumberland.
 For 1916: A. C. Neff, F.C.A., C. R. Cumberland.
 15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? April 1st, July 1st, October 1st, and balance of 1915 dividend on January 3rd, 1916; 10% per annum.
 16. What is the date appointed for the Annual Meeting? February 3rd, 1916. Date of last Annual Meeting? February 4th, 1915.
 17. Special General Meetings held in 1915: Dates, none held

THE CANADA TRUST COMPANY.

Incorporated on the 23rd July, 1894, by special Act of the Dominion of Canada, 57-8 Vict. (1894), Chap. 115, under the name of The General Trusts Corporation of Canada.

By a subsequent special Act, 62-3 Vict., Chap. 111 (D.), passed on the 11th August, 1899, the corporate name was changed to The Canada Trust Company, and certain other amendments were made in the incorporating Act.

The powers of the Company are defined by sections 3 of the incorporating Act, which powers are (section 4) to be deemed subject to the laws of the Province.

ANNUAL STATEMENT

Of the condition and affairs of The Canada Trust Company, of London, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario pursuant to the laws of the said Province.

The head office of the Corporation is at No. 446 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of fifteen directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

Thomas G. Meredith, K.C., Pres., London, Ont.;	February, 1915; February, 1916.
Dr. F. R. Eccles, Vice Pres., London, Ont.;	" "
Frank E. Leonard, Director, London, Ont.;	" "
H. S. Blackburn, Director, London, Ont.;	" "
H. E. Gates, Director, London, Ont.;	" "
J. B. McKillop, Director, London, Ont.;	" "
John Cowan, K.C., Director, Sarnia, Ont.;	" "
Philip Pocock, Director, London, Ont.;	" "
W. J. Christie, Director, Winnipeg, Man.;	" "
Robert Fox, Director, London, Ont.;	" "
George T. Brown, Director, London, Ont.;	" "
E. P. Clement, K.C., Director, Berlin, Ont.;	" "
R. O. McCulloch, Director, Galt, Ont.;	" "
Verschoyle Cronyn, K.C., Director, London, Ont.;	" "
A. H. Marshall Graydon, Director, London, Ont.;	" "
Hume Cronyn, General Manager, London, Ont.;	" "
M. Aylsworth, secretary, London, Ont.;	" "

A.—Permanent capital stock: Total amount authorized, \$1,048,900; total amount subscribed, \$1,048,900, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total amount unpaid and constituting an asset of the corporation.
		\$	\$	\$	\$
1. Fully called.....	9,869	100	986,900	986,900	.....
2. Partly called.....	620	100	62,000	13,100	.....
Totals	10,489	.....	1,048,900	1,000,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$986,900; total paid thereon	\$986,900 00	
2. (b) Ordinary joint stock capital, 25 per cent. called; total called, \$13,000; total paid thereon.....	13,000 00	
3. (c) Joint stock capital, 1 per cent. called; total called, \$100; total paid thereon	100 00	
		\$1,000,000 00
4. (d) Dividends declared in respect of (1) and (2) but not yet paid		29,997 00
5. (e) Unappropriated profits in respect of (1) and (2).....		7,395 15
6. (f) Reserve fund in respect of (1) and (2) or (3).....		435,000 00
Total actual liabilities		\$1,472,392 15

Liabilities to the Public.—None.

Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:		
50. (a) Principal guaranteed	\$3,002,290 33	
51. (b) Interest guaranteed	42,854 12	
		3,045,144 45
52. (c) Trust funds invested but not guaranteed:		
53. (i) Principal	\$1,213,451 79	
54. (ii) Interest	37,289 22	
		1,250,741 01
56. (e) Unrealized assets of estates, estimated		503,591 00
Gross total liabilities, actual and contingent.....		\$6,271,868 61

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$898,367 54	
Less retained to pay prior mortgages..	47,153 82	
		\$851,213 72
10. (b) Debts secured by mortgaged land held for sale.....	7,218 37	
		\$858,432 09

C.—Debts not above enumerated for which the Corporation holds securities as follows:

13. (a) Province of Alberta, guaranteed bonds owned by company and rural	\$240,999 00	
14. (b) Telephone Company bonds owned by company.....	179,603 00	
15. (c) Public school debentures owned by company.....	77,903 00	
16. (d) Debts secured by loan corporation debentures	2,149 00	
22. (j) Debts secured by loan corporations permanent stock	6,114 00	
23. (k) Debts secured by stock of other corporations	32,112 00	
		538,880 00

BALANCE SHEET.—Continued.

31. (a) On hand	\$1,135 37	
32. (b) In banks in Canada	73,944 69	
		\$75,080 06

Total assets owned beneficially by Corporation \$1,472,392 15

II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.

A.—As Guarantor.

(a) Mortgage securities:		
43. (i) Principal	\$2,340,155 88	
44. (ii) Interest	94,271 87	
(b) Other securities:		
45. (i) Principal	502,539 13	
46. (ii) Interest due and accrued	10,316 87	
(iii) Cash in bank and on hand	97,860 70	
		\$3,045,144 45

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(a) Mortgage securities:		
47. (i) Principal	\$742,832 28	
48. (ii) Interest due and accrued	26,245 69	
(b) Other securities:		
49. (i) Principal	375,733 47	
50. (ii) Interest due and accrued	6,186 53	
51. (c) Unrealized assets of estates, estimated	503,591 00	
52. (d) Trust funds deposited in banks bearing interest, but not guaranteed	99,743 04	
		1,754,332 01
Total assets II.		\$4,799,476 46
Grand total of assets I. and II.		\$6,271,868 61

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1914.

1. Cash:	Col. 1.	Col. 3.	Col. 4.
2. (i) On hand	\$3,758 72		
3. (ii) In bank	69,802 53		
			\$73,561 25

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:			
10. (i) Principal	\$241,246 38		
11. (ii) Interest	60,030 59		
(b) On other securities:			
12. (i) Principal	203,498 19		
13. (ii) Interest or dividends	34,393 73		
			539,168 89

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

D.—Receipts from Real Estate Owned Beneficially by Corporation.			
16. (a) Sales	\$2,528 51	.....	2,528 51
E.—Miscellaneous.			
18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.).	63,013 17	.....	63,013 17
G.—Receipts from Other Sources.			
30. (a) Safety deposit box rentals	\$316 00		
(b) Bank interest	1,174 06	.....	1,490 06
Totals . . . . .		.....	\$679,761 88
II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.			
A.—Balance from 31st December, 1914.			
		Col. 1.	Col. 4.
32. (i) On hand		\$8,000 00	
33. (ii) In bank		142,146 95	\$150,146 95
B.—Receipts on Account of Investments, etc.			
34. (a) Mortgages:			
Principal	\$725,788 38		
Interest	224,709 04		
35. (b) On other securities:			
Principal	417,280 29		
Interest	54,890 44		
			1,422,668 15
C.—Receipts from Real Estate.			
38. (b) Rents	\$27,972 35		27,972 35
D.—Receipts from Other Sources, viz.:			
39. (a) Estates moneys received for investments, etc.	\$1,316,421 95		
40. (b) Bank interest, etc.	5,681 73		
			1,322,103 68
Totals . . . . .		.....	\$2,922,891 13

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
		Col. 1.	Total Col. 4.
1. (a) Loaned on mortgages of realty	\$257,312 24		
Assumed mortgages	38,150 63		
		\$295,462 87	
(b) Loaned on or invested in other securities:			
2. (i) Bonds and debentures	216,929 97		\$512,392 84

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

B.—Expended on Stock Account.

8. Dividends on permanent stock	\$59,994 00	59,994 00
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D.—Management Expenses.

25. (a) Salaries, wages and fees	\$17,228 46	
26. (b) Commission or brokerage	2,683 97	
28. (d) Stationery, postage, printing and advertising	4,724 08	
29. (e) Law costs	436 14	
30. (f) Fuel, rent, taxes and rates	1,604 65	
31. (g) War tax (under War Revenue, October, 1915).....	1,728 64	
32. (h) Registration fees	3,242 04	
33. (i) Other management expenditure	305 50	
		31,953 48

E.—Other Expenditures, viz.:

34. (a) Paid out with respect to real estate on hand by foreclosure	\$341 50	341 50
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F.—Balances.

37. (a) Cash on hand and in banks in Canada	75,080 06	
Totals		\$679,761 88

II.—Expended on Trust or Agency Account.

Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty	\$1,230,323 39	
(b) Loaned or invested on or in other securities:		
43. (i) Stocks of other corporations and bonds.....	431,251 41	\$1,661,574 86

B.—Other Expenditures.

53. (d) Sundry returns, payments and disbursements	1,063,712 59	
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C.—Balance.

54. (b) (i) Cash in bank, London, England	\$6,425 96	
(ii) Cash in banks in Canada	191,177 78	
		197,603 74
Totals		\$2,922,891 13

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, no debentures issued; Issued elsewhere, no debentures issued.
2. Amount of other existing obligations which will mature in 1916, \$322,278.47.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$246,795.33.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1915:
(a) On mortgages of realty; (b) On other securities.
(i) Owned beneficially by the Corporation: (a) 7.23%; (b) 6.042%.
(ii) Not owned beneficially: (a) 7.23%; (b) 6.635%.
6. Of the mortgages owned beneficially by the Corporation, \$440,838.54 is on realty situate in Ontario, and \$457,529.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$1,755,730.72 is on realty situate in Ontario, and \$1,435,819.00 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz:
(i) Funds or securities owned beneficially, \$7,218.37.
(ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz:
(i) Owned beneficially: No., 1; Amount, \$1,748.00.
(ii) Not so owned: No., 3; Amount, \$16,253.00.
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, \$2,106,245.00.
(ii) Not so owned, \$8,312,020.00.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: General Manager, \$10,000.00, and three other officers, \$117,000.00; \$127,000.00 in all.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? As at 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: M. H. Rowland and J. F. Kern.
For 1916: M. H. Rowland and J. F. Kern.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively: 2nd January, 1915, 3%; 2nd July, 1915, 3%.
16. What is the date appointed for the Annual Meeting? 7th February, 1916. Date of last Annual Meeting? 9th February, 1915.
17. Special General Meetings held in 1915: Dates, February 9th, 1915.

THE NATIONAL TRUST COMPANY, LIMITED.

Head Office, Toronto.

Incorporated on the 12th day of August, 1898, by Letters Patent issued under the Ontario Companies Act (R.S.O. 1887, c. 191), subject to the provisions of the Ontario Trust Companies' Act (R.S.O. 1897, c. 205). See the Loan and Trust Corporations Act (R.S.O. 1914, chap. 184).

ANNUAL STATEMENT

Of the condition and affairs of the National Trust Company, Limited, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Nos. 18-22 King Street East, in the City of Toronto, in the Province of Ontario.

The Board is constituted of twenty-four directors, holding office for one year.

*The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

J. W. Flavelle, President, Toronto, Ont.;
 Z. A. Lash, K.C., Vice-President, Toronto, Ont.;
 E. R. Wood, Vice-President, Toronto, Ont.;
 Geo. H. Watson, K.C., Director, Toronto, Ont.;
 Hon. Mr. Justice Britton, Director, Toronto, Ont.;
 H. C. Cox, Director, Toronto, Ont.;
 Elias Rogers, Director, Toronto, Ont.;
 H. H. Fudger, Director, Toronto, Ont.;
 E. M. Saunders, Director, Toronto, Ont.;
 H. B. Walker, Director, Montreal, Que.;
 Hon. A. E. Kemp, Director, Toronto, Ont.;
 Chester D. Massey, Director, Toronto, Ont.;
 J. H. Plummer, Director, Toronto, Ont.;
 Franklin H. Walker, Director, Walkerville, Ont.;
 Hon. F. H. Phippen, K.C., Director, Toronto, Ont.;
 Hon. Mr. Justice Masten, Director, Toronto, Ont.;
 Alex. Bruce, K.C., Director, Toronto, Ont.;
 H. J. Fuller, Director, New York, N.Y.;
 F. W. Molson, Director, Montreal, Que.;
 T. B. Macauley, Director, Montreal, Que.;
 W. M. Birks, Director, Montreal, Que.;
 W. E. Rundle, General Manager, Toronto, Ont.;
 J. C. Breckenridge, Assistant Manager, Toronto, Ont.;
 E. Cassidy, Secretary, Toronto;

Elected at Annual Meeting,

A.—Permanent capital stock: Total amount authorized, \$2,000,000; total amount subscribed, \$1,500,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description	No. of shares	Par value of shares	Total amount held	Total amount paid thereon
1. Fully called.....	15,000	\$ 100	\$ 1,500,000	\$ 1,500,000

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.
 (Not printed.)

* At annual meeting. No permanent date fixed for annual meeting.

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called; total called, \$1,500,000; total paid thereon	\$1,500,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid	37,500 00	
5. (e) Unappropriated profits on (1)	73,560 46	
6. (f) Reserve fund in respect of (1)	1,500,000 00	
		\$3,111,060 46

Liabilities to the Public.

39. Due on loans in process of completion or to pay assumed mortgages	29,483 02	
Total actual liabilities	\$3,140,543 48	

II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:		
50. (a) Principal, guaranteed, together with trust deposits	}	6,986,333 04
51. (b) Interest guaranteed		
52. (c) Trust funds invested but not guaranteed:		
53. (i) Principal	}	44,325,121 16
54. (ii) Interest		
55. (d) Trust funds uninvested not bearing interest and not guaranteed		4,880,487 47
Total contingent liabilities		\$56,191,941 67
Gross total liabilities, actual and contingent		\$59,332,485 15

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate in Toronto, held in freehold..	\$144,168 80	
(ii) Office premises situate at Winnipeg, Edmonton, Saskatoon and Regina, held in freehold	229,595 23	
(iii) Office premises situate at Montreal, held in freehold	190,569 22	
5. (b) Freehold land (including buildings) other than foregoing	55,936 36	
7. (d) Safe deposit vaults	51,290 00	
8. (e) Rents due and accrued <i>re</i> vaults	1,142 95	
		\$672,702 56

B.—Debts secured by mortgages of Land

9. (a) Debts (other than item 10) secured by mortgages of land	\$644,309 04	
11. (c) Interest due or accrued on item (9), and not included therein, including accrued interest on certain mortgages held for guaranteed trust account	325,158 82	
		969,467 86

BALANCE SHEET.—Continued.

C.—Debts not above enumerated, for which the Corporation holds securities as follows:

22. (j) Debts secured by call loans on stocks, bonds, etc., and advances to estates, trusts, etc.	\$651,005 31
--	--------------

E.—Cash.

31. (a) On hand	\$10,736 92	
32. (b) In sundry banks	259,466 78	
		270,203 70

F.—Assets not hereinbefore mentioned.

37. (a) Stocks of other corporations	\$126,337 43	
38. (b) Bonds and debentures	450,826 62	
		577,164 05

Total assets owned beneficially by the Corporation \$3,140,543 48

NOTE: Assets reported in 1914 but written off in 1915 (not extended)
\$50,000 office premises.

II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.

A.—As Guarantors.

(a) Mortgage securities:

43. (i) Principal	\$5,674,621 90
44. (ii) Interest due and accrued	17,357 29

(b) On other securities:

45. (i) Principal	\$40,435 47	
46. (ii) Interest due and accrued	5,867 78	
(iii) Cash on hand and in bank	448,050 60	
		6,986,333 04

B.—As Trustee, Representative, Guardian or Agent (without Guarantee).

(a) Mortgage securities:

47. (i) Principal	\$14,535,276 43
48. (ii) Interest due	225,909 95

(b) On other securities:

49. (i) Principal	29,542,035 13	
50. (ii) Interest due, rents, etc.	21,899 65	
52. (d) Uninvested trust funds	4,880,487 47	
		49,205,608 63

Total assets of I. and II. \$59,332,485 15

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1914.

3.	(i) On hand	
	(ii) In bank	\$123,421 84

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:

10.	(i) Principal	1,175,027 85
11.	(ii) Interest	\$83,695 04

(b) On other securities:

12.	(i) Principal	{ 370,765 87
13.	(ii) Interest or dividends	
		73,080 41 { 230,302 74

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales	62,201 73
17. (b) Rent, including rents from safe deposit vaults	56,158 47

E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	406,815 18
19. (b) Premiums or bonus on loans	1,493 50
	621,242 60

Total \$2,582,962 63

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balance from 31st December, 1914.

(b) Cash:

32.	(i) On hand	{ \$3,933,813 88
33.	(ii) In bank	

B.—Received on account of Investments, Loans or Debts.

34. (a) On mortgages: Principal, \$3,834,169.81; interest, \$881,648.85	4,715,818 56
35. (b) On other securities: Principal, \$3,379,839.07; interest, \$770,616.64	4,150,455 71

C.—Receipts from Real Estate.

37. (a) Sales (not included in foregoing items)	1,104,465 48
38. (b) Rents	176,352 34

D.—Received from other sources.

39 (a) Estates, capital and revenue (including guaranteed funds)	8,544,491 38
Total	\$22,625,397 45

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty		\$600,790 68
(b) Loaned or invested in other securities:		
2. (i) Call loans, stocks, bonds, etc.		831,060 57
6. (c) Real estate purchased		169,738 57
(e) Insurance or taxes advanced on property mortgaged to the Corporation		90,107 14

B.—Expended on Stock Account.

8. Dividend paid on permanent stock	150,000 00
---	------------

D.—Management Expenses.

25. (a) Salaries, wages and fees	288,475 61
26. (b) Commission or brokerage	923 35
28. (d) Stationery, postage, printing, etc.	30,511 62
29. (c) Law costs	4,112 46
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates ..	40,810 11
31. (g) Travelling expenses and inspection expenses	10,314 46
32. (h) Registration fees	1,122 48
33. (i) Other management expenditure	21,545 19

E.—Other Expenditure.

34. (a) Government taxes	17,859 56
35. (b) Real estate charges	44,637 13
36. (c) Subscription to Patriotic, Red Cross and other funds	10,250 00
	621,067 97

F.—Balance.

37. (a) Cash in sundry banks	270,203 70
Total	
	\$2,582,962 63

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty	\$1,222,840 20
Loaned or invested on or in other securities:	
43. (i) Call loans, bonds, stocks, etc.	2,613,484 92

B.—Other Expenditure.

53. (d) Estates, capital and revenue, including guaranteed funds	13,460,534 26
--	---------------

C.—Balance.

57. (iii) Sundry banks	5,328,538 07
Total	
	\$22,625,397 45

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: Assumed mortgages and loans in process of completion, \$29,483.02; guaranteed funds, etc., \$479,534.96, = \$509,017.98.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: Capital account, \$115,992.91.
4. Average rate of interest per annum paid by the Corporation during 1915: On trust deposits, 3¾%; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 7%; (b) 5½%.
6. Of the mortgages owned beneficially by the Corporation, \$92,984.73 is on realty situate in Ontario, and \$551,324.31 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$5,425,949.34 is on realty situate in Ontario, and \$14,783,948.99 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, \$41,004.53.
 - (ii) Not so owned, \$7,669.83.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No. 10; amount, \$16,950.00.
 - (ii) Not so owned, No. 151; amount, \$309,395.40.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$2,143,000.00.
 - (ii) Not so owned, \$40,525,700.00.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: All officers for a total of \$297,500.00.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? To December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):

For 1915: John McKay, Geo. Edwards, Toronto; G. Dunford, Montreal; Webb, Read, Hegan, Callingham & Co., Winnipeg.

For 1916: Same as 1915.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? January 2nd, April 1st, July 2nd, and October 1st, 2½% on each.
16. What is the date appointed for the Annual Meeting? No fixed date. Date of last Annual Meeting? January 27th, 1915.
17. Special General Meetings held in 1915: Dates, none.

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED.

Head Office, London, Ontario.

Incorporated on the 17th September, 1896, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies' Letters Patent Act, R.S.O., 1887, chapter 157. See also Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

ANNUAL STATEMENT

Of the conditions and affairs of the London and Western Trusts Company, Limited, of London, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 382 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of twenty-five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

Sir Geo. C. Gibbons, K.C., Pres., London, Ont.;	February 18, 1915;	February 18, 1916.
T. H. Smallman, Vice-President, London, Ont.;	"	"
J. L. Englehart, Vice-Pres., Toronto, Ont.;	"	"
John McClary, Director, London, Ont.;	"	"
George Robinson, Director, London;	"	"
E. Meredith, K.C., Director, London;	"	"
G. B. Harris, Director, London;	"	"
Geo. Mair, Director, Windsor;	"	"
C. R. Somerville, Director, London;	"	"
J. C. Duffield, Director, London;	"	"
D. Milne, Director, Sarnia;	"	"
M. Masuret, Director, London;	"	"
M. D. Fraser, K.C., Director, London;	"	"
T. R. Atkinson, M.L.A., Director, Simcoe;	"	"
Hon. C. S. Hyman, Director, London;	"	"
A. M. Smart, Director, London;	"	"
T. S. Hobbs, London;	December 13, 1915;	"
John S. Moore, Manager, London, Ont.		

A.—Permanent capital stock: Total amount authorized, \$500,000; total amount subscribed, \$500,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Last call made:—Date, 1913; rate, 20 per cent.; gross amount \$100,000; amount paid thereon, \$100,000.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		\$	\$	\$	\$
2. 80 per cent. called.....	5,000	100	500,000	500,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, total called, \$500,000;	
total paid thereon	\$500,000 00
4. (d) Dividends declared in respect of (2), but not yet	
paid	17,386 83
5. (e) Unappropriated profits in respect of (2)	7,734 77
6. (f) Reserve fund in respect of (2)	120,000 00
Provision for War Revenue Tax	363 50
Total actual liabilities	\$645,485 10

II.—Contingent Liabilities .

48. Money for which the Corporation is contingently liable,	
viz.:	
49. (a) Principal guaranteed	\$241,213 17
50. (b) Interest guaranteed	1,520 26
51. (c) Trust funds invested, but not guaranteed:	
52. (i) Principal	2,176,038 18
53. (ii) Interest	63,855 49
54. (d) Trust funds uninvested, bearing interest and not	
guaranteed	51,079 10
Unrealized original assets of estates (estimated)	2,533,706 20
Total contingent liabilities	3,689,626 45
Gross total liabilities, actual and contingent	\$6,223,332 65
	\$6,868,817 75

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

1. (a) Office premises situate as follows:	
(1) At London, held in freehold	\$20,000 00
7. (d) Office fittings	5,000 00
	\$25,000 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land	\$549,240 87
11. (c) Interest due or accrued on item (9) and not included	
therein	10,798 16
	560,039 03

C.—Debts not above enumerated for which the Corporation holds securities as follows:

16. (d) Debts secured by Loan Corporations' debentures...	\$1,900 00
22. (j) Debts secured by legacies and life insurance policies	23,627 75
23. (k) Debts secured by stocks	33,375 00
26. (n) Interest due and accrued on items (16), (22), (23),	
and not included therein	1,363 55
	60,265 30

BALANCE SHEET.—Continued.

E.—Cash.

32. (b) In bank	\$179 77
Total assets owned beneficially by Corporation	\$645,485 10

II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.

A.—As Guarantor.

(a) Mortgage securities:

43. (i) Principal	\$244,447 32
44. (ii) Interest due and accrued	5,429 37

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(a) Mortgage securities:

47. (i) Principal	2,037,826 45
48. (ii) Interest due or accrued	58,929 78

(b) Other securities:

49. (i) Principal	134,977 58
50. (ii) Interest due and accrued	1,016 60
52. (d) Uninvested trust funds	51,079 10
Unrealized original assets of estates (estimated)...	3,689,626 45

Total assets of II.	\$6,223,332 65
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Gross total assets I. and II.	\$6,863,817 75
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CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

—A.—Balance from 31st December, 1914.

	Col. 1.	Total Col. 4.
3. (ii) Cash in bank		\$40,067 17

B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on joint stock capital	15,805 00
---	-----------

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:

10. (i) Principal	54,969 33
11. (ii) Interest	\$33,390 16 33,390 16

(b) On other securities:

12. (i) Principal	22,600 45
13. (ii) Interest	4,131 04 4,131 04

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

D.—Receipts from Real Estate Owned Beneficially by Corporation.		
	Col. 1.	Total Col. 4.
17. (b) Rents, office building	\$220 58	\$220 58
E.—Miscellaneous.		
18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	36,237 14	36,237 14
G.—Receipts from other sources.		
30. (a) Safe deposit rentals	520 25	520 25
Totals	\$74,499 17	\$207,941 12

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balances from 31st December, 1914.

33. (ii) In bank	\$37,928 45
------------------------	-------------

B.—Received on account of Investments, Loans or Debts.

34. (a) On mortgages: Principal, \$356,164.55; interest, \$138,102.31, ...	494,266 86
35. (b) On other securities: Principal, \$90,711.95; interest, \$9,825.09, ...	100,537 04
36. (c) On unsecured debts: Principal, \$161,545.50; interest, \$110,572.04.	272,117 54

C.—Receipts from Real Estate, .

37. (a) Sales (not included in foregoing items)	42,378 89
38. (b) Rents	35,060 90

D.—Receipts from other sources, viz.:

40. (b) Sundry other receipts, including amounts received for investment	604,332 10
Total	\$1,586,621 78

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty	\$129,573 96
(b) Loaned on other securities:	
2. (i) Legacies and life insurance policies and Loan Company stocks	22,235 39

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	\$34,081 65
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CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

D.—Management Expenses.

25. (a) Salary, wages and fees	\$15,581 12
26. (b) Commission or brokerage	792 76
28. (d) Stationery, postage, printing and advertising	1,891 31
30. (f) Fuel, rent and rates	111 17
31. (g) Travelling expenses	50 25
32. (h) Registration fees	250 00
33. (i) Other management expenditure	358 07
Office furnishings and fittings	350 00

E.—Other Expenditure, viz.:

34. (a) Government and municipal tax	2,085 67
35. (b) Instalment of subscription to Patriotic Fund.....	400 00
	<u>21,870 35</u>

F.—Balance.

38. (i) Cash in bank, London, Ont.	179 77
Total	<u>\$207,941 12</u>

II.—Expended on Trust or Agency Account.

A.—Sums Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty	\$343,358 26
Loaned on other securities:	
43. (i) Life insurance policies and Loan Company stock, including amount paid on subscription to Dominion War Loan	84,014 42
47. (a) Real estate purchased	7,159 66
(b) Incumbrances on realty paid off, viz.:	
48. (i) Principal	60,499 70
49. (ii) Interest	7,827 08

B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate, trust or agency	26,081 79
51. (b) Rents, taxes and rates	23,249 10
52. (c) Debts or obligations wholly or partly paid: Principal and interest	84,158 51
53. (d) Allowances and disbursements of estates, etc.....	899,194 16

C.—Balance.

54. (b) Cash in banks	51,079 10
Total	<u>\$1,586,621 78</u>

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: Guaranteed trust receipts, \$90,136.85.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: Owned beneficially, \$71,412.66.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 6.7885%; (b) 6.477%.
 - (ii) Not owned beneficially: (a) 6.042%; (b) 5.5616%.
6. Of the mortgages owned beneficially by the Corporation, \$549,240.87 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$2,262,581.80 is on realty situate in Ontario, and \$21,987.02 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., none; Amount, none.
 - (ii) Not so owned: No., 1; Amount, \$3,800.00.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$1,518,266.50.
 - (ii) Not so owned, \$5,685,228.50.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Manager and other officers of staff, \$19,500.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Both.
13. Date when the accounts of the Corporation were last audited? December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: A. A. Booker, C.A., and F. G. Jewell, C.A.
For 1916: A. A. Booker, C.A., and F. G. Jewell, C.A.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? January 2nd and July 2nd, 7%.
16. What is the date appointed for the Annual Meeting? February 17, 1916. Date of last Annual Meeting? February 18, 1915.
17. Special General Meetings held in 1915: None.

THE TORONTO GENERAL TRUSTS CORPORATION.

Head Office, Toronto, Ontario.

The Toronto General Trusts Corporation was constituted on the 1st April, 1899, by special Act of Ontario, 62 Vict. (2), chap. 109, amalgamating into one Company under the above name:

(1) The Toronto General Trusts Company, and (2) The Trusts Corporation of Ontario.

By an agreement made under The Loan Corporations Act in two indentures dated respectively 13th and 30th July, 1903, approved by Order-in-Council (Ontario), 11th September, 1903, the Toronto General Trusts Corporation acquired the assets and assumed the liabilities and duties of the Ottawa Trusts and Deposit Company. See also special Act of the Province of Quebec (2nd June, 1964), 4 Edw. VII., chapter 93.

ANNUAL STATEMENT

Of the condition and affairs of the Toronto General Trusts Corporation, of Toronto, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 83 Bay Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of twenty-one directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows:

Hon. Featherston Osler, K.C., President, Toronto;
 Hon. J. J. Foy, K.C., M.P.P., Vice-President, Toronto;
 Hamilton Cassels, K.C., LL.D., Vice-President, Toronto;
 W. R. Brock, Director, Toronto;
 A. Wellington Francis, K.C., Director, Toronto;
 Sir Wm. Mortimer Clark, K.C., Toronto;
 Hon. W. C. Edwards, Director, Ottawa;
 A. C. Hardy, Director, Brockville;
 Brigadier-General Hon. J. M. Gibson, K.C.M.G., LL.D., Director, Hamilton;
 John Hoskin, K.C., LL.D., Director, Toronto;
 Thomas Long, Director, Toronto;
 W. D. Matthews, Director, Toronto;
 Hon. Peter Maclaren, Director, Perth, Ont.;
 J. Bruce Macdonald, Director, Tronto;
 Hon. Sir Daniel H. McMillan, K.C.M.G., Director, Winnipeg, Man.;
 Sir Edmund Osler, M.P., Director, Toronto;
 J. G. Scott, K.C., Director, Toronto;
 Sir Edmund Walker, C.V.O., LL.D., Director, Toronto;
 Lieut.-Col. R. W. Leonard, Director, St. Catharines, Ont.;
 Lieut.-Col. John F. Michie, Director, Toronto;
 E. C. Whitney, Director, Ottawa;
 A. D. Langmuir, General Manager, Toronto;
 W. G. Watson, Assistant General Manager, Toronto;
 T. J. Maguire, Secretary, Weston.

A.—Permanent capital stock: Total amount authorized, \$2,000,000; total amount subscribed, \$1,500,000, as more particularly set forth in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called.	15,000	\$ 100	\$ 1,500,000	\$ 1,500,000	\$ None.

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called: Total called, \$1,500,000; total paid thereon	\$1,500,000 00
4. (d) Dividends declared in respect of (1), but not yet paid	37,500 00
5. (e) Unappropriated profits in respect of (1)	98,812 60
6. (f) Reserve fund in respect of (1)	1,750,000 00

C.—Liabilities to Stockholders, other than already shown under A or B.

26. Interest in reserve	27,500 00
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Total actual liabilities \$3,413,812 60

Contingent Liabilities.

49. Money for which the Corporation is contingently liable:	
50. (a) Principal and interest guaranteed	\$9,715,345 72
52. (c) Trust funds invested, but not guaranteed:	
53. (i) Principal	21,090,521 76
54. (ii) Interest	70,740 96
55. (d) Trust and agency funds uninvested bearing bank interest and not guaranteed	1,142,625 75
56. (e) Other contingent liabilities	85,047 84
	32,104,282 03
Inventory value of unrealized original assets of estates and agencies under administration by the Corporation	36,351,375 47
Gross total liabilities, actual and contingent	\$71,869,470 16

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Toronto, held in freehold	\$625,000 00	
3. (ii) At Ottawa, held in freehold	175,000 00	
		<u>\$800,000 00</u>

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$1,861,207 17	
10. (b) Debts secured by mortgaged land held for sale.....	39,602 34	
11. (c) Interest due and accrued on items 9 and 10 not included therein	94,857 19	
		<u>1,995,666 70</u>

C.—Debts not above enumerated for which the Corporation holds securities as follows:

17. (e) Debts secured by Dominion Government debentures.	\$5,000 00	
22. (j) Debts secured by Joint Stock Company bonds and debentures	66,600 00	
23. (k) Debts secured by call loans on stock and bonds and debentures	123,232 50	
26. (n) Interest due and accrued on items 22 and 23 and not included therein	2,294 23	
		<u>197,126 73</u>

E.—Cash.

32. (b) On hand and in banks	165,472 99
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F.—Assets not hereinbefore mentioned.

37. (a) Accrued rent, office building and vaults	\$3,700 23	
39. (c) Loans on corporations guaranteed mortgage account	250,000 00	
40. (d) Sundry assets	1,845 95	
		<u>255,546 18</u>
Total of assets owned beneficially by Corporation.....	\$3,413,812 60	

II.—Assets not owned beneficially by the Corporation, but for which the Corporation is Accountable.

A.—As Guarantor.

(a) Mortgage securities:		
43. (i) Principal	\$8,011,698 54	
44. (ii) Interest due and accrued	286,130 60	
(b) Other securities:		
45. (i) Principal	1,179,075 63	
46. (ii) Interest due and accrued	3,159 57	
Cash in bank	235,281 38	
		<u>9,715,345 72</u>

BALANCE SHEET.—Continued.

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(a) Mortgage securities:		
47.	(i) Principal	\$14,776,539 34
48.	(ii) Interest due and accrued	70,740 96
(b) Other securities:		
49.	(i) Principal	6,329,666 64
51. (c)	Unsecured debts and rents, sundries	27,177 25
52. (d)	Uninvested trust funds on deposit in banks	1,184,812 12
		<u>\$22,388,936 31</u>
Total of assets I. and II.		\$35,518,094 63
Unrealized original assets, including real estate, mortgages, debentures, stock and bonds, etc., at inventory value		36,351,375 47
NOTE.—Assets reported in 1914 but written off in 1915 (not extended), \$7,250.00.		
Gross total of assets		<u>\$71,869,470 10</u>

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1914.

(b) Cash not already shown under (1):

		Col. 1.	Total Col. 4.
2.	(i) On hand	\$150 00	
3.	(ii) In bank	122,152 83	
			<u>\$122,302 83</u>

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:

10.	(i) Principal	250,045 90
11.	(ii) Interest, including profits on guaranteed funds	\$290,385 44

(b) On other securities:

12.	(i) Principal	299,077 56
13.	(ii) Interest or dividends	8,526 12

(c) Unsecured debts:

15.	(ii) Interest received from bank	57 27
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D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b)	Rents	93,335 01
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E.—Miscellaneous.

18. (a)	Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	247,908 80
		<u>640,212 64</u>

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

G.—Receipts from Other Sources.

30. (a) Returns from borrowers	\$162,981 79
(b) Loans on corporations guaranteed mortgage account.....	7,500 00
Total	\$1,482,120 66

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balance from 31st December, 1914.

(b) Cash (not included in 31):

32. (i) On hand	\$17 28
33. (ii) In bank	1,025,856 95
	<u>1,025,874 23</u>

B.—Received on account of Investments, Loans or Debts.

34. (a) On mortgages: Principal, \$2,717,203.69; interest, \$1,711,326.27..	4,428,529 96
35. (b) On other securities: Principal, \$2,537,736.21; interest, \$1,594,709.13 . . .	4,132,445 34

C.—Receipts from Real Estate.

37. (a) Sales (not included in foregoing items)	170,105 84
38. (b) Rents	422,701 56

D.—Receipts from other sources, viz.:

39. (a) For investments	1,256,684 77
40. (b) Sundry realizations	1,851,070 33
Total	\$13,287,412 03

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	Total Col. 4.
1. (a) Loaned on mortgages of realty		\$324,212 73
(b) Loaned or invested in other securities, viz.:		
2. (i) Call loans on stocks and bonds		353,600 00
7. (e) Insurance or taxes advanced on property mortgaged to the Corporation		174,875 06

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	\$150,000 00	150,000 00
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CASH ACCOUNT,—Continued.

Expenditure for the year ending 31st December, 1915.

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$175,594 24	
26. (b) Commission or brokerage	116 00	
27. (c) Government taxes	10,454 14	
28. (d) Stationery, postage, printing and advertising	25,129 49	
29. (e) Law costs	213 06	
30. (f) Rent, taxes (other than in 7 and 32) and rates...	34,779 54	
31. (g) Travelling expenses	6,195 90	
32. (h) Registration fees	642 00	..
33. (i) Other management expenditure	9,790 53	
		\$262,914 90
(j) Expenditure re Corporation Office Building at Toronto and Ottawa		42,279 88

E.—Other Expenditures, viz.:

34. (a) Extra equipment for Corporation's vaults	5,630 50
35. (b) Subscription to British Red Cross Society	2,500 00
36. (c) Sundry items in suspense	634 60

F.—Balance.

37. (a) Cash on hand and in bank	165,472 99
Total	\$1,482,120 66

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty	\$2,522,891 21
(b) Loaned or invested on or in other securities	2,405,099 85
47. (a) Real estate purchased	49,045 06
(b) Incumbrances of realty paid off:	
48. (i) Principal	\$222,680 38
49. (ii) Interest	103,045 50
	325,725 88

B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate, trust or agency (including item 26)	253,812 99
51. (b) Rents, taxes and rates	228,901 00
53. (d) Sundry distributions to beneficiaries, etc.	6,081,842 54

C.—Balance.

54. (a) Cash on hand and in various banks	1,420,093 50
Total	\$13,287,412 03

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: This Corporation does not issue debentures.
2. Amount of other existing obligations which will mature in 1916: Guaranteed funds, \$565,155.98.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$240,440.05.
4. Average rate of interest per annum paid by the Corporation during 1915: Corporation does not take deposits and does not issue debentures or debenture stock.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 7.43%; (b) 5.46%.
 - (ii) Not owned beneficially: (a) 6.58%; (b) 4.84%.
6. Of the mortgages owned beneficially by the Corporation, \$643,768.05 is on realty situate in Ontario, and \$1,230,061.28 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$16,125,733.75 is on realty situate in Ontario, and \$6,652,738.03 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, \$250.00.
 - (ii) Not so owned, \$7,250.00.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., 20; Amount, \$110,548.62.
 - (ii) Not so owned: No., 86; Amount, \$206,536.90.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$3,750,000.00.
 - (ii) Not so owned, \$46,000,000.00.
11. How often are the securities held by the Corporation valued? On renewal or transfer of mortgages.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: All officers and members of the staff are under bond, aggregating \$203,500.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: R. F. Spence and Fred. Macbeth, Toronto.
For 1916: R. F. Spence and Fred. Macbeth, Toronto.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? January 2nd, 2½%; April 1st, 2½%; July 2nd, 2½%; October 1st, 2½%.
16. What is the date appointed for the Annual Meeting? 1st Wednesday in February. Date of last Annual Meeting? 3rd February, 1915.
17. Special General Meetings held in 1915: None.

CHARTERED TRUST AND EXECUTOR COMPANY.

(FORMERLY THE TITLE AND TRUST COMPANY.)

Head Office, Toronto, Ont.

CONSTATING INSTRUMENTS.

The Title and Trust Company was incorporated in 1905, by Special Act of the Parliament of Canada, 4-5 Edward VII., Chapter 162 (Royal Assent 20th July, 1905). By Section 19 of this Act the Company was required to make an initial deposit with the Receiver-General of Canada to carry on the business of Title Insurance, the said deposit to be increased to \$75,000 within two years from the date of the issue of such license, and to be further increased as the Treasury Board may from time to time require.

In 1907, by Special Act of the Province of Ontario, 7 Edward VII., Chapter 118, the Company was upon the conditions therein specified made admissible to registry under *The Loan Corporations Act*; and initial registry was granted on the 30th August, 1907.

ANNUAL STATEMENT

Of the condition and affairs of the Chartered Trust and Executor Company at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 61 Yonge Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of thirteen directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

E. F. B. Johnston, K.C., Pres., Toronto, Ont.;	February 6th, 1915; February 12th, 1916.
Hon. W. A. Charlton, Vice-Pres., Toronto, Ont.;	" "
Noel Marshall, Vice-President, Toronto, Ont.;	" "
W. J. Gage, Vice-President, Toronto, Ont.;	" "
Geo. H. Hees, Director, Toronto, Ont.;	" "
W. K. George, Director, Toronto, Ont.;	" "
W. R. Hobbs, Director, Toronto, Ont.;	" "
R. Wade, Director, Orillia, Ont.;	" "
J. B. Tudhope, Director, Orillia, Ont.;	" "
Allan McPherson, Director, Longford Mills, Ont.;	" "
Jacob Kohler, Director, Cayuga, Ont.;	" "
D. B. Hanna, Director, Toronto, Ont.;	" "
John J. Gibson, Managing Director, Toronto, Ont.;	" "
J. M. Prentiss, Secretary, Toronto, Ont.	

A.—Permanent capital stock: Total amount authorized, \$1,000,000, total amount subscribed, \$273,000.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made: Date, June 30th, 1915; rate per cent., 5% gross amount, \$11,000.00; amount paid thereon, \$8,338.00.

Description.	No. of shares.	Par value.	Total amount held	Total amount paid thereon.	Total remaining unpaid.
		\$	\$	\$	\$
65 per cent called.	2.730	100	273,000	201,336 91	71,663 09
Totals	2.730		273,000	201,336 91	71,663 09

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, 70 per cent. called. \$191,100.00; total paid thereon	\$187,038 00
3. (cc) Joint stock capital paid in advance of calls	14,298 91
4. (d) Dividends declared in respect of (2), (3), but not yet paid	5,927 69
5. (e) Unappropriated profits	3,212 20
6. (f) Reserve fund	45,000 00

Total actual liabilities	\$255,476 80
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II.—Contingent Liabilities.

48. Money for which the Corporation is contingently liable,
viz.:

52. (c) Trust funds invested, but not guaranteed.....	\$1,274,089 93
55. (d) Trust funds uninvested not gearing interest and not guaranteed	16,220 72

Total contingent liabilities	1,290,310 65
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Gross total liabilities, actual and contingent	\$1,545,787 45
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Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold land (including buildings)	\$250 00
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B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land	65,626 10
11. (c) Interest due and accrued on item 9	2,568 89

C.—Debts, not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by Municipal Bonds or Debentures..	105,405 02						
22. (j) Debts secured by Bank and other stocks	14,061 23						
26. (n) Interest due and accrued on items (14), (22) and not in- cluded there- in	<table> <tr> <td>Call loans</td><td>\$253 79</td></tr> <tr> <td>Bonds and debentures..</td><td>1,497 30</td></tr> <tr> <td></td><td>1,751 09</td></tr> </table>	Call loans	\$253 79	Bonds and debentures..	1,497 30		1,751 09
Call loans	\$253 79						
Bonds and debentures..	1,497 30						
	1,751 09						

D.—Unsecured Debts.

27. (a) Sundry accounts receivable	15,311 87
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E.—Cash.

31. (a) On hand	1,134 38
32. (b) In banks	10,483 10

BALANCE SHEET.—Continued.

F.—Assets not Hereinbefore Mentioned.

37. (a) Stock in Provident Land Co.	\$13,600 00
38. (b) Equity in Real Estate, Dixon Syndicate	4,000 00
39. (c) Office furniture	2,109 55
40. (d) Automobile	1,030 00
41. (e) Stocks and accrued dividends	18,145 57

Total of assets owned beneficially by Corporation \$255,476 80

II.—Assets not owned Beneficially by Corporation but for which the Corporation is Accountable.

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(a) Mortgage securities:	
47. (i) Principal	\$262,408 37
(b) Other securities:	
49. (i) Real Estate and accounts receivable, water bonds, etc.	1,011,681 56
52. (d) Uninvested Trust Fund—cash in banks	16,220 72
Total of assets II.	1,290,310 65
Gross total of assets I. and II.	\$1,545,787 45

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1914.

(a) Cash not already shown under (1):		(Col. 1.)	(Col. 3.)	(Total Col. 4.)
2. (i) On hand			\$472 12	\$472 12
3. (ii) In bank			9,112 87	9,112 87

B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on joint stock permanent capital.. ..	13,011 91	13,011 91
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C.—Receipts on Account of Investments, Loans or Debts.

(a) On mortgages of realty:			
10. (i) Principal . . . . .	.....	10,663 99	10,663 99
11. (ii) Interest	\$2,872 05	.....	2,872 05
(b) On other securities:			
12. (i) Principal . . . . .	.....	5,299 65	5,299 65
13. (ii) Interest or dividend	8,447 94	.....	8,447 94
(c) Unsecured debts:			
14. (i) Principal . . . . .	.....	7,549 27	7,549 27
15. (ii) Interest	77 60	.....	77 60

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

E.—Miscellaneous.			
	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	9,526 12	.....	9,526 12
G.—Receipts from other sources.			
30. (a) Insurance, legal expenses, registration fees	390 50	.....	390 50
(b) Title insurance premiums, transfer fees, valuation fees	309 09	.....	309 09
Totals	\$21,623 30	\$46,109 81	\$67,733 11
II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.			
A.—Balance from 31st December, 1914.			
(b) Cash (not included in 31):			
33. (ii) In banks	.....	\$19,905 02	\$19,905 02
B.—Receipts on account of investments, loans:			
34. (a) On mortgages, principal	.....	87,975 14	
Interest	\$67,109 47	.....	155,084 61
35. (b) On other securities, principal	.....	10,000 00	10,000 00
36. (c) Unsecured debts, principal	.....	253,012 98	253,012 98
C.—Receipts from Real Estate.			
37. (a) Sales	.....	195,341 51	195,341 51
38. (b) Rents	8,885 42	.....	8,885 42
D.—Receipts from Other Sources, viz.:			
39. (a) From clients for investment	.....	474,253 38	474,253 38
Totals	\$75,994 89	\$1,040,488 03	\$1,116,482 92

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty	.....	\$5,759 70	\$5,759 70
(b) Loaned on, or invested in, other securities, viz.:			
2. (i) Bank and other stocks	.....	5,631 00	5,631 00
3. (ii) Municipal bonds and debentures	.....	4,346 15	4,346 15
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock	\$11,305 25	.....	11,305 25

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

D.—Management Expenses.			
	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
25. (a) Salaries, wages and fees	13,618 52	.....	13,618 52
26. (b) Commission or brokerage	156 52	.....	156 52
28. (d) Stationery, postage, printing, etc.	1,855 64	.....	1,855 64
29. (e) Law costs	260 54	.....	260 54
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates	8,135 24	.....	8,135 24
31. (g) Travelling expenses	2 60	.....	2 60
32. (h) Registration fees	54 90	.....	54 90
33. (i) Other management expenditure, Direc- tor's fees	834 00	.....	834 00
E.—Other Expenditures, viz.:			
34. (a) Sundry expenses, other than above ..	2,117 65	.....	2,117 65
35. (b) Statutory and license fees	1,156 76	.....	1,156 76
(c) Automobile and furniture	562 40	.....	562 40
Advances for clients to be repaid	318 76	.....	318 76
F.—Balance.			
37. (a) Cash on hand and in banks .....	.....	\$11,617 48	11,617 48
Totals	\$40,378 78	\$27,354 33	\$67,733 11

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....	.....	\$358,064 39	\$358,064 39
(b) Loaned or invested on or in other securities, viz.:			
43. (i) Sale agreements .....	.....	141,438 95	141,438 95
47. (a) Real estate purchased .....	.....	86,239 88	86,239 88
(b) Incumbrances on Realty paid off, viz.:			
48. (i) Principal . . . . .	.....	32,826 45	32,826 45
49. (ii) Interest	\$34,555 85	.....	34,555 85

B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate, trust or agency (including item 26)	9,580 54	.....	9,580 54
53. (d) Expenses in behalf of clients	68,926 73	.....	68,926 73
Distributed to clients .....	.....	368,629 41	368,629 41

C.—Balance.

54. (b) Cash on hand and in banks .....	.....	16,220 72	16,220 72
Totals	\$113,063 12	\$1,003,419 80	\$1,116,482 92

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature and become payable to the Corporation in 1916: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: \$28,992.35.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, no deposits; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) $6\frac{1}{2}\%$; (b) $5\frac{1}{4}\%$.
 - (ii) Not owned beneficially: (a) $6\frac{3}{4}\%$; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$65,626.10 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$262,408.37 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No., none; amount, none.
 - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$227,214.00.
 - (ii) Not so owned, \$639,821.95.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum or sums respectively? Managing Director, \$4,000.00; Secretary, \$2,000.00; Bookkeeper, \$2,000.00; Cashier, \$2,000.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? January 21st, 1916.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):
For 1915: Thomas Jenkins, James Hardy.
For 1916: Thomas Jenkins, James Hardy.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? 1st January, 3%; 1st July, 3%.
16. What is the date appointed for the Annual Meeting? February 12th, 1916. Date of last Annual Meeting? February 6th, 1915.
17. Special General Meetings held in 1915: Dates, none.

THE ROYAL TRUST COMPANY.

Head Office, Montreal, Que.

CONSTATING INSTRUMENTS.

The Royal Trust Company was incorporated in 1892, by Special Act of the Province of Quebec, 55-56 Vict., chap. 79, which was amended by 55-56 Vict. (1892), chap. 80 (Q.), and by 59 Vict. (1895), chap. 67 (Q.), and by 63 Vict. (1900), chap. 76 (Q.).

Authorized by Special Act of the Legislature of Ontario, 2 Edw. VII., chap. 103, to transact business therein as specified in section 1 (5) of the said Act, which enacts as follows:

"(5) The Company shall be limited in respect to all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in the schedule to the Ontario Trusts Companies' Act, and shall be subject to the general provisions of the said Act and of the general public law of the said Province relating to trust companies and trusts."

The Company has a deposit in the Province of Ontario amounting to \$200,000.

ANNUAL STATEMENT

Of the condition and affairs of the Royal Trust Company at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 107 St. James Street, in the City of Montreal, Quebec.

The chief agency for Ontario is situate corner of Queen and Yonge Streets, in the City of Toronto, in the Province of Ontario.

The chief agent and attorney for Ontario is Bruce L. Smith, and his address is Royal Trust Company, Toronto, Ontario.

The Board is constituted of sixteen directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

H. V. Meredith, President, Montreal;	9th Nov., 1915; 14th Nov. 1916.
Sir H. Montague Allan, C.V.O., Vice-President, Montreal;	" "
Herbert Molson, Director, Montreal;	" "
R. B. Angus, Director, Montreal;	" "
A. Baumgarten, Director, Montreal;	" "
E. B. Greenshields, Director, Montreal;	" "
C. R. Hosmer, Director, Montreal;	" "
Sir W. C. Macdonald, Director, Montreal;	" "
Hon. R. MacKay, Director, Montreal;	" "
Sir Frederick Williams-Taylor, Director, Montreal;	" "
E. J. Chamberlin, Director, Montreal;	" "
Lord Shaughnessy, K.C.V.O., Director, Montreal;	" "
A. D. Braithwaite, Director, Montreal;	" "
C. B. Gordon, Director, Montreal;	" "
Hon. Sir Lomer Gouin, K.C.M.G., Director, Montreal;	" "
H. R. Drummond, Director, Montreal;	" "
A. E. Holt, Manager, Montreal;	" "
M. S. L. Richey, Secretary;	" "

A.—Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Last call made: Date 30th June, 1909; rate 30%; gross amount, \$300,000; amount paid thereon, \$300,000.

Description.	No. of shares	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		\$	\$	\$	\$
1. Fully called.....	10,000	100	1,000,000	1,000,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital; fully called; total called, \$1,000,000; total paid thereon	\$1,000,000 00
4. (d) Dividends declared in respect of (1), but not yet paid	30,000 00
5. (e) Unappropriated profits on (1)	591,652 29
6. (f) Reserve fund in respect of (1)	1,000,000 00
	<u>\$2,621,652 29</u>

Liabilities to the Public.

37. Owing to banks (including interest due or accrued)	677,560 91
40. Other liabilities to the public:	
41. (a) Charges accrued to date	1,662 96
Total actual liabilities	<u>\$3,300,876 16</u>

II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:	
50. (a) Principal guaranteed	\$2,419,133 37
52. (c) Trust funds invested, but not guaranteed:	
(i) Principal	88,034,168 36
55. (d) Trust funds uninvested	8,413,522 96
*56. (e) Judicial surety, indemnity and guarantee bonds ...	302,189 09
57. (f) Agency funds uninvested	2,742 43
Total contingent liabilities	<u>99,171,756 21</u>
Gross total liabilities, actual and contingent	<u>\$102,472,632 37</u>

*The Company is also liable for the guarantee as to principal and interest of \$975,000.00, 5% first mortgage, guaranteed gold bonds of the Royal Trust Realty Company.

BALANCE SHEET.—Continued.

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold land (including buildings)	\$4,810 56
--	------------

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$569,664 80	
11. (c) Interest due and accrued on item (9) and not included therein	8,889 37	578,554 17

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Municipal bonds and debentures	\$79,875 30	
15. (c) Public School debentures	3,000 00	
17. (c) Dominion Government stock or bonds	160,343 82	
18. (f) Stocks or bonds of any of the Provinces of Canada..	25,000 00	
19. (g) Stocks or bonds of other Governments	86,592 22	
22. (j) Railway and other industrial securities	966,758 93	
23. (k) Deposits with Provincial Governments	420,000 00	
24. (l) Debts secured by bonds, stocks, etc.	818,549 74	
26. (n) Interest due or accrued on items 14 to 24 and not included therein	18,803 54	2,578,923 55

D.—Unsecured Debts.

27. (a) Balances on sundry accounts, including commissions, fees, etc., due	125,186 46
---	------------

E.—Cash.

31. (a) On hand	405 82
37. Office furniture	12,995 60

Total assets owned beneficially by the Corporation	\$3,300,876 16
--	----------------

II.—Assets not owned beneficially by the Corporation but for which the Corporation is accountable

A.—As Guarantors.

(a) Mortgage securities:	
43. (i) Principal	\$467,716 44
(b) On other securities:	
45. (i) Principal	61,500 00
46. (ii) Loans secured by bonds, stocks, etc.	1,889,916 93
	\$2,419,133 37

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(a) Mortgage securities:	
47. (i) Principal	\$17,756,520 60
(b) On other securities:	
49. (i) Principal	70,277,647 76
52. (d) Uninvested trust funds	8,413,522 96
53. (e) Uninvested agency funds	2,742 43
54. (f) Securities held against judicial surety, indemnity, and other bonds	302,189 09
	96,752,622 84

Total assets of II.	\$99,171,756 21
--------------------------	-----------------

Gross total of assets I. and II.	\$102,472,632 37
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CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

		(Col. 1.)	(Total Col. 4.)
1.	Cash:		
2.	(i) On hand		\$370 00
I.—Received by the Corporation for its Own Use.			
C.—Receipts on account of Investments, Loans or Debts.			
(a) On mortgages of realty:			
10.	(i) Principal		139,751 99
11.	(ii) Interest	\$30,290 30	
(b) On other securities:			
12.	(i) Principal		300,401 60
13.	(ii) Interest or dividends	57,833 44	
C.—Secured Debts.			
14.	(i) Principal		1,947,165 36
15.	(ii) Interest	46,904 23	
E.—Miscellaneous.			
18.	(a) Commission, brokerage (or remuneration as Corporate Agent, etc.)	447,688 23	
			582,716 20
F.—Borrowed Money.			
25.	(a) Bank or other advances, discounts or overdrafts		677,560 91
Total			\$3,647,966 06
II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.			
A.—Balance from 31st December, 1914.			
(b) Cash:			
33.	(ii) In bank	\$7,224,177 37	
B.—Received on account of Investments, Loans or Debts.			
34.	(a) On mortgages: principal, \$1,489,641.73; interest, \$1,422,298.51		2,911,940 24
35.	(b) On other securities: Principal, \$3,724,603.28; interest, \$5,335,117.90		9,059,721 18
36.	(c) On unsecured debts: principal, none; interest, none.		
C.—Receipts from Real Estate.			
37.	(a) Sales not included in foregoing items)	165,945 48	
38.	(b) Rents	438,402 67	
D.—Receipts from Other Sources.			
39.	(a) Estate and agencies (Capital and Revenue Account) realizations, receipts, etc.	18,226,747 65	
			38,026,934 59
Total			\$41,674,900 65

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty		\$106,757 62
(b) Loaned or invested in other securities		1,305,911 03

B.—Expended on Stock Account.

8. Dividend paid on permanent stock	\$160,000 00	160,000 00
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C.—Borrowed money (other than foregoing) or interest thereon, paid, viz.:

18. (a) Bank account (Principal and Interest)		1,708,042 80
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D.—Management Expenses.

25. (a) Salaries, wages and fees	\$224,565 92	
28. (d) Stationery, postage, printing and advertising	20,150 17	
29. (e) Law costs	1,791 10	
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates ..	78,823 49	
31. (g) Travelling expenses	3,399 00	
32. (h) Registration fees	650 00	
33. (i) Other management expenditure	27,974 86	
		357,354 54

E.—Other Expenditure, viz.:

34. (a) Office furniture		8,494 25
35. (b) Contribution to Red Cross Society		1,000 00

F.—Balance.

37. (a) Cash on hand		405 82
Total		\$3,647,966 06

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty	\$512,654 89	
(b) Loaned or invested on or in other securities	3,971,106 06	
47. (a) Real estate purchased	143,468 87	

(b) Incumbrances on realty paid off, viz.:

48. (i) Principal	141,789 98	
49. (ii) Interest	28,632 13	

B.—Other Expenditures.

53. (d) Estate and agencies, payments on account of capital and revenue	24,810,294 89	
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C.—Balances.

54. (b) Cash in banks	8,418,987 77	
		38,026,934 59

Total		\$41,674,900 65
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MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; issued elsewhere, none. No debentures issued.
2. Amount of other existing obligations which will mature in 1916: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: \$266,587.34.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock. No deposits taken, no debentures issued.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) About 5½%; (b) about 5%.
 - (ii) Not owned beneficially: (a) About 6½%; (b) about 5%.
6. Of the mortgages owned beneficially by the Corporation, \$20,097.50 is on realty situate in Ontario, and \$549,567.30 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$1,502,440.65 is on realty situate in Ontario, and \$16,721,796.30 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, \$4,810.56.
 - (ii) Not so owned, \$59,414.88.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No., none; amount, none.
 - (ii) Not so owned, No. 68; amount, \$251,239.75.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$1,330,811.00.
 - (ii) Not so owned, \$45,742,217.08.
11. How often are the securities held by the Corporation valued? Quarterly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? All the officers of the company for a total of \$216,000.00.
- (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? 30th September, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):

For 1915: James Hutchison, C.A., Montreal.

For 1916: James Hutchison, C.A., Montreal.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? 31st March, 3%; 30th June, 3%; 30th September, 3% and bonus of 4%; 31st December, 3%.
16. What is the date appointed for the Annual Meeting? 2nd Tuesday in November.
- Date of last Annual Meeting? 9th November, 1915.
17. Special General Meetings held in 1915: Dates, none.

MERCANTILE TRUST COMPANY OF CANADA, LIMITED.

Head Office, Hamilton, Ont.

CONSTATING INSTRUMENTS.

The Mercantile Trust Company of Canada, Limited, was incorporated by Letters Patent of the Dominion of Canada, bearing date 12th November, 1906.

Authorized by special Act of the Legislature of Ontario, 7 Edw. VII., chap. 115, to transact business therein as specified in section 1 (3) of the said Act, which enacts as follows:

" (3) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in the schedule to The Trust Companies Act, and shall be subject to the general provisions of the said Act, and of the general public law of the said Province relating to trust companies and trusts."

ANNUAL STATEMENT

Of the condition and affairs of the Mercantile Trust Company at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Bank of Hamilton Building, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of fifteen directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

Cyrus A. Birge, President, Hamilton, Ont.;	February 2nd, 1915; February, 1916.		
Henry L. Roberts, Vice-President, Grimsby, Ont.;	"	"	"
George Rutherford, Vice-President, Hamilton, Ont.;	"	"	"
C. C. Dalton, Director, Toronto, Ont.;	"	"	"
Sir John S. Hendrie, K.C.M.G., Director, Toronto, Ont.;	"	"	"
J. J. Green, Director, Hamilton, Ont.;	"	"	"
T. C. Haslett, K.C., Director, Hamilton, Ont.;	"	"	"
A. E. Dymont, Director, Toronto, Ont.;	"	"	"
Stanley Mills, Director, Hamilton, Ont.;	"	"	"
W. H. Merritt, M.D., Director, St. Catharines, Ont.;	"	"	"
James Turnbull, Director, Hamilton, Ont.;	"	"	"
J. F. Kavanagh, Director, Hamilton, Ont.;	"	"	"
Col. S. C. Mewburn, K.C., Director, Hamilton, Ont.;	"	"	"
W. A. Wood, Director, Hamilton, Ont.;	"	"	"
Lt.-Col. John I. McLaren, Director, Hamilton, Ont.;	"	"	"
S. C. Macdonald, Manager, Hamilton, Ont.;	"	"	"

A. Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$466,800.00.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		\$	\$	\$	\$
2. Fully called.....	4,668	100	466,800	466,800	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, fully called; total called, \$466,800;; total paid thereon	\$466,800 00	
4. (d) Dividends declared in respect of (2), but not yet paid	13,917 23	
5. (e) Unappropriated profits in respect of (2)	9,103 46	
6. (f) Reserve fund	70,230 00	
7. (g) Contingent fund	25,000 00	
		\$585,050 69

Liabilities to the Public.

37. Owing to banks (including interest due or accrued)	54,899 45	
Total actual liabilities		\$639,950 14

Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:

50. (a) Principal guaranteed	}	\$412,649 06	
51. (b) Interest guaranteed			
52. (c) Trust funds invested but not guaranteed:			
53. (i) Principal	}	3,158,056 96	
54. (ii) Interest			
55. (d) Trust funds uninvested bearing bank interest and not guaranteed		136,802 68	
Total contingent liabilities			3,707,508 70
Gross total liabilities, actual and contingent			\$4,347,458 84

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Hamilton, held in freehold	\$32,500 00	
5. (b) Freehold land (including buildings) other than foregoing	54,126 99	
		\$86,626 99

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$430,677 59	
11. (c) Interest due and accrued on item (9)	29,994 30	
		460,671 89

C.—Debts not above enumerated for which the Corporation holds securities as follows:

22. (j) Debts secured by stocks, bonds and debentures	\$52,262 05	
23. (k) Debts secured by collateral security	27,834 15	
26. (n) Interest due or accrued on items 22 and 23 and not included therein	5,253 21	
		85,349 41

BALANCE SHEET.—Continued.

Cr.	Assets.	
E.—Cash.		
31. (a) On hand	\$200 00	\$200 00
F.—Assets not hereinbefore mentioned.		
37. (a) Office furniture and safe deposit boxes	\$3,000 00	
38. (b) Sundry assets	4,101 85	7,101 85
Total assets owned beneficially by Corporation		\$639,950 14
II.—Assets not owned beneficially by Corporation, but for which the Corporation is accountable.		
A.—As Guarantors.		
(a) Mortgage securities:		
43. (i) Principal	\$371,080 28	
44. (ii) Interest due or accrued	24,566 69	
(b) Other securities:		
45. (i) Principal cash on hand uninvested	17,002 09	\$412,649 06
B.—As Trustee, Representative, Guardian or Agent (without guarantee).		
(a) Mortgage securities:		
47. (i) Principal	\$664,015 07	
48. (ii) Interest	1,259 85	
(b) Other securities:		
49. (i) Principal	1,452,037 92	
50. (ii) Interest	3,354 56	
Real estate	897,697 78	
51. (c) Unsecured debts	42,103 60	
52. (d) Uninvested trust funds	136,802 68	
Sundry assets	97,588 18	3,294,859 64
Total of assets II.		\$3,707,508 70
Gross total assets I. and II.		\$4,347,458 84

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1914.

	Col. 1.	Col. 3.	Total Col. 4.
1. Cash:			
2. (i) On hand		\$200 00	

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

B.—Sums received wholly or partly on Capital Stock.

	Col. 1.	Col. 3.	Total Col. 4.
4. (a) Calls on joint stock permanent capital		\$5,800 00	
5. (b) Premiums on (4)	\$165 00		

C.—Receipts on Account of Investments, Loans or Debts.

(a) On mortgages of realty:			
10. (i) Principal		112,955 46	
11. (ii) Interest	32,113 27		
(b) On other securities:			
12. (i) Principal		65,836 01	
13. (i) Interest or dividends	2,943 97		

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales and receipts from fire insurance policies		5,094 47	
17. (b) Rents	849 16		

E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as Corporate Agent, etc.)	25,668 92		
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F.—Borrowed Money.

25. (a) Bank or other advances		54,899 45	
--------------------------------------	--	-----------	--

G.—Receipts from other sources.

30. (a) Safe deposit vault, rents	1,400 12		
(b) Sundry receipts		97 16	
Totals	\$63,140 44	\$244,882 55	\$308,022 99

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balance from 31st December, 1914.

(b) Cash (not included in 31):			
23. (ii) In bank			\$119,760 91

B.—Received on account of Investments, Loans or Debts.

34. (a) On mortgages: Principal, \$182,507.18; interest, \$55,100.29		237,607 47	
35. (b) On other securities: Principal, \$396,770.09; interest, \$63,318.92		460,089 01	

C.—Receipts from Real Estate.

37. (a) Sales		13,856 26	
38. (b) Rents		28,817 09	

D.—Receipts from other sources.

39. (a) On guaranteed investments account		109,057 10	
40. (b) Sundry realizations		517,709 97	
Total			\$1,486,897 81

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	Col. 3.	Total Col. 4.
1. (a) Loaned on mortgages of realty .....	.....	\$94,723 67	
2. (b) Loaned on or invested in other securities;			
3. (i) Stocks, bonds and debentures...	.....	50,855 13	
3. (ii) Collateral loans .....	.....	2,368 58	
6. (c) Real estate purchased .....	.....	41,742 52	
7. (d) Incumbrances on realty paid off.....	\$200 00	8,000 00	

B.—Expended on Stock Account.

8. Dividends paid on permanent stock.....	27,660 30
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C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank account (principal and interest)	5,045 89	55,473 07
---	----------	-----------

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	11,350 29
26. (b) Commission or brokerage	710 00
28. (d) Stationery, postage, printing and advertising	1,610 91
29. (e) Law costs	441 04
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	5,376 87
31. (g) Travelling expenses	194 15
32. (h) Registration fees	210 00
33. (i) Other management expenditure	1,610 76

E.—Other Expenditure, viz.:

34. (a) Office furniture and safe deposit boxes.	143 69
35. (b) Sundry disbursements	106 12

F.—Balance.

37. (a) Cash on hand	200 00	
Totals	\$54,410 21	\$253,612 78
		\$308,022 99

II.—Expended on Trust or Agency Account.

Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty	\$250,293 53
(b) Loaned or invested on or in other securities	148,663 36

B.—Other Expenditures.

53. (d) On guaranteed investment account	139,675 44
(e) Sundry disbursements to beneficiaries, etc.....	794,460 71

C.—Balances.

54. (b) In banks	153,804 77
Total	\$1,486,897 81

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: Guaranteed investments, \$48,450.00.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$342.00.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 5.19%; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 7.75%; (b) 6%.
 - (ii) Not owned beneficially: (a) 7%; (b) 3½%.
6. Of the mortgages owned beneficially by the Corporation, \$142,078.33 is on realty situate in Ontario, and \$335,386.13 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$581,081.94 is on realty situate in Ontario, and \$246,388.87 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, \$10,060.00.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., 5; Amount, \$5,071.08.
 - (ii) Not so owned: No., 2; Amount, \$6,401.14.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$1,507.640.
 - (ii) Not so owned, \$2,496,250
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Four members of staff, aggregating \$11,000.
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Employers' Liability Company.
13. Date when the accounts of the Corporation were last audited. February 1st, 1916.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):

For 1915: C. S. Scott, F.C.A., G. E. F. Smith, F.C.A., Hamilton.
For 1916: C. S. Scott, C.A., G. E. F. Smith, C.A., Hamilton.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively: July 3rd and January 2nd, at 6% per annum.
16. What is the date appointed for the Annual Meeting? None appointed. Date of last Annual Meeting? February 2nd, 1915.
17. Special General Meetings held in 1915: None.

THE TRUSTS AND GUARANTEE COMPANY, LIMITED.

Head Office, Toronto, Ontario.

Incorporated on the 24th February, 1897, by Letters Patent of Ontario, issued under R.S.O., 1897, c. 191. See Ontario Trust Company Act (R.S.O. 1897, c. 206) and the Loan and Trust Corporations Act (R.S.O. 1914, chap. 184).

ANNUAL STATEMENT

Of the conditions and affairs of the Trusts and Guarantee Company, Limited, of Toronto, Ont., at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 45 King Street West, in the City of Toronto, in the Province of Ontario.

The Board is constituted of fourteen directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

James J. Warren, President, Toronto;	January 29th, 1915; January 28th, 1916.
D. W. Karn, Vice-President, Woodstock;	" "
C. E. Ritchie, Vice-President, Akron, Ohio;	" "
N. W. Rowell, K.C., Director, Toronto;	" "
A. F. MacLaren, Director, Toronto;	" "
W. Thoburn, M.P., Director, Almonte;	" "
J. H. Adams, Director, Toronto, Ont.;	" "
G. P. Scholfield, Director, Toronto, Ont.;	" "
Matthew Wilson, K. C., Director, Chatham;	" "
Lloyd Harris, Director, Brantford;	" "
A. C. Flumerfelt, Director, Victoria, B.C.;	" "
W. D. Bell, Director, Chesley;	" "
Joseph Ruddy, Director, Brantford, Ont.;	" "
Edward Bentley Stockdale, Manager, Toronto;	" "
C. S. Hamilton, Secretary, Toronto, Ont.	

A.—Permanent capital stock: Total amount authorized, \$2,000,000; total amount subscribed, \$2,000,000; as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		\$	\$	\$ c.	\$ c.
Fully called	1,129 $\frac{1}{2}$	100	112,950	112,950 00	.....
20 per cent. called	18,870 $\frac{1}{2}$	100	1,887,050	376,060 00	1,350 00
Paid in advance of calls				880,303 53	.....
Totals.....	20,000		2,000,000	1,369,313 53	1,350 00

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called: Total called, \$112,950.00; total paid thereon	\$112,950 00
2. (b) Ordinary joint stock capital, 20 per cent. called; total, \$1,887,050.00; total paid thereon	376,060 00
3. (cc) Joint stock capital paid in advance of calls	880,303 53
4. (d) Dividends declared in respect of (1), (2) and (3), but not yet paid	41,022 10
(e) Unappropriated profits in respect of (1), (2) and (3)	393,641 88
	<u>\$1,803,977 51</u>

Liabilities to the Public.

42. (a) Open accounts	1,612 90
Total actual Liabilities	<u>\$1,805,590 41</u>

II.—Contingent Liabilities.

48. Moneys for which the Corporation is contingently liable, viz.:

49. (a) Principal guaranteed together with trust deposits ..	\$4,254,891 21
50. (b) Interest guaranteed	11,916 20
51. (c) Trust funds invested but not guaranteed	7,256,948 57
54. (d) Trust funds uninvested bearing interest and not guaranteed ..	196,540 94
Total contingent liabilities	<u>\$11,720,296 92</u>
Grand total liabilities, actual and contingent	<u>\$13,525,887 33</u>

Cr.

Assets.

I.—Assets of which the Corporation is Beneficial Owner.

A.—Immovable Property Owned Beneficially by the Corporation.

1. (a) Office premises as follows:	
2. (i) At Toronto, Calgary and Brantford, held in freehold and leasehold, including Safe Deposit Vaults ..	\$431,598 55
5. (b) Freehold land (including buildings) other than foregoing ..	130,869 10
	<u>\$562,467 65</u>

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land ..	773,590 66
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C.—Debts not above enumerated, for which the Corporation holds securities as follows:

22. (j) Debts secured by stocks, bonds and miscellaneous securities, with interest accrued	337,849 24
--	------------

BALANCE SHEET.—Continued.

D.—Unsecured Debts.

27. (a) Open accounts	\$45,854 17
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E.—Cash.

32. (b) In banks	85,828 69
------------------------	-----------

Total assets owned beneficially by Corporation	\$1,805,590 41
--	----------------

II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.

A.—As Guarantor.

(a) Mortgage securities:

43. (i) Principal	\$2,970,887 13
44. Interest due and accrued	164,309 62

(b) On other securities:

45. (i) Principal	1,052,504 08
46. (ii) Interest due and accrued	11,167 57
(iii) Cash on hand and in banks	67,939 01
	4,266,807 41

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(a) Mortgage securities:

47. (i) Principal	1,453,131 36
-------------------------	--------------

(b) Other securities:

49. (i) Principal, including unrealized original assets	5,803,817 21
52. (d) Uninvested trust funds	196,540 94

Total assets of II.	7,453,489 51
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Gross total of assets I. and II.	\$13,525,887 33
---------------------------------------	-----------------

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1914.

1. Cash:

3. (ii) In bank	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
		\$93,470 43	

B.—Sums received wholly or partly on Capital Stock.

4. (a) Calls on joint stock permanent capital (a.a.) joint stock capital received in advance of calls	7,698 01
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CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

C.—Received on account of Investments,
Loans or Debts.

(a) On mortgages of realty:

		(Col. 1.)	(Col. 3.)	(Total Col. 4.)
11.	(ii) Interest, including profit on guaranteed account	\$86,778	79	

(b) On other securities:

12.	(i) Principal		\$225,049	51
13.	(ii) Interest or dividends	64,609	81	

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a)	Sales (not included in any of the foregoing items)		1,325	55
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E.—Miscellaneous.

18. (a)	Commission, brokerage (or remuneration as Corporate agent, trustee, etc.)	61,289	84	
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G.—Receipts from Other Sources.

30. (a)	Open accounts		16,656	79
	Totals	\$212,678	44	\$344,200 29 \$556,878 73

II.—Received as Corporate Trustee, Representative
Guardian or Agent in Trust.

A.—Balances from 31st December, 1914.

33.	(ii) Cash in bank	\$277,343	12	
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B.—Receipts on account of Investments, etc.

34. (a)	Mortgages: Principal, interest	503,026	32	
35. (b)	On other securities: Principal, interest	362,486	75	

D.—Received from other sources.

39. (c)	Estates, trusts and agencies: Capital and revenue realization, receipts, etc.	20,308,774	65	
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Total		\$21,451,630	84	
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CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty		\$2,722 36	
(b) Loaned or invested on other securities:			
2. (i) Stocks and other securities		195,589 44	

B.—Expended on Stock Account.

8. Dividends paid on permanent stock and interest paid on joint stock capital received in advance of calls	\$81,732 20
--	-------------

D.—Management Expenses.

25. (a) Salaries, wages and fees	79,538 68
28. (d) Stationery, postage, printing and advertising ..	9,913 07
29. (e) Law costs	337 27
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	9,049 76
31. (g) Travelling expenses	1,085 50
32. (h) Registration fees	3,727 69
33. (i) Other management expenditure, including war tax	6,765 26

E.—Other Expenditure, viz.:

34. (a) Open accounts	7,591 46
35. (b) Office premises, etc.	72,997 35

F.—Balance.

37. (a) Cash on hand and in bank. \$85,828 69				
Totals	\$85,828 69	\$192,149 43	\$278,900 61	\$556,878 73

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account

42. (a) Loaned on mortgages of realty	\$683,822 69
(b) In other securities, viz.:	
44. (ii) Call loans, stocks, bonds and other securities	414,665 50

B.—Other Expenditures.

53. (d) Estates, trusts and agencies; payments on account of capital, revenue, etc.	20,088,662 70
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C.—Balance.

54. (b) Cash on hand and in banks	264,479 95
Totals	\$21,451,630 84

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: Guaranteed funds, \$76,979.15.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916 : None.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits (Trusts); for short term, 4%; for long term, 5½%.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities:
 - (i) Owned beneficially by the Corporation: (a) 6%; (b) 6%.
 - (ii) Not owned beneficially: (a) 7.25%; (b) 6.20%.
6. Of the mortgages owned beneficially by the Corporation, \$32,214.75 is on realty situate in Ontario, and \$741,375.91 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$2,049,138.36 is on realty situate in Ontario, and \$2,381,390.42 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, \$43,038.87, transferred to real estate.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No., none; amount, none.
 - (ii) Not so owned, No. 16; amount, \$43,406.35.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$1,500,000.00.
 - (ii) Not so owned, \$8,500,000.00.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? All the staff for \$47,000.00.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: Harry Vigeon, Bryan Pontifax.
For 1916: Same.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? January 2nd and July 2nd, 1915, 6%.
16. What is the date appointed for the Annual Meeting? Last Friday in January.
Date of last Annual Meeting? January 28th, 1916.
17. Special General Meetings held in 1915: Dates, none.

THE IMPERIAL TRUSTS COMPANY OF CANADA.

Head Office, Toronto, Ontario.

Incorporated on the 23rd day of June, 1887, by Special Act of the Dominion of Canada, 50-51 Vic. c. 115 (D.), which in 1890 was amended by 53 Vic. c. 101 (D.).

ANNUAL STATEMENT

Of the conditions and affairs of the Imperial Trusts Company of Canada, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 15 Richmond Street West, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

James H. Mitchell, President, Toronto;	16th February, 1915; 25th February, 1916.
A. J. Jackson, Vice-President, Toronto;	" "
J. W. Seymour Corley, K.C., Director, Toronto;	" "
W. A. Mitchell, Director, Toronto;	" "
A. C. McMaster, Director, Toronto;	" "
E. J. B. Duncan, Director, Toronto;	" "
W. H. Jackson, Manager, Toronto;	1st January, 1913.

A.—Permanent capital stock: Total amount authorized, \$500,000; total amount subscribed, \$400,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Last call made: Date, 1st October, 1913. Rate per cent., 25 per cent.; gross amount \$100,000. Amount paid thereon, \$100,000.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
2. 50 per cent. called	4,000	\$ 100	\$ 400,000	\$ 200,000	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr.

Capital and Liabilities.

1.—Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, 50 per cent. called:	
Total called, \$200,000; total paid thereon	\$200,000 00
4. (d) Dividends declared in respect of (2)	3,000 00
5. (e) Unappropriated profits in respect of (2)	16,901 84
7. (g) Contingent fund in respect of (2)	50,000 00
	\$269,901 84

Liabilities to the Public.

41. Other liabilities to the public, viz.:	
42. (a) Advances obtained in real estate, including interest to 31st December, 1915	\$40,800 00
43. (c) Sundry accounts payable, including rents paid in advance	348 10
	41,148 10
Total actual liabilities	
	\$311,049 94

II.—Contingent Liabilities.

48. Money for which the Corporation is contingently liable:	
49. (a) Trust funds received for investment, including trust deposits and interest to 31st December, 1915 ..	\$431,315 04
56. (e) Advances obtained on stocks for investment	110,000 00
Unclaimed balances	647 05
	541,962 09

Estimated value of estates, assets, mortgages and other securities held in trust, etc., in hands of Company, and not invested by Company	3,356,750 24

Gross total liabilities, actual and contingent \$4,209,762 27

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by the Corporation.

1. (a) Office premises situate as follows:	
3. (ii) At Toronto, held in leasehold	\$94,525 14
5. (b) Freehold land (including buildings) other than foregoing	139,911 00
	\$234,436 14

D.—Unsecured Debts.

27. (a) Sundry accounts payable	\$1,454 40
28. (b) Rents accrued and due	270 83

E.—Cash.

31. (a) On hand	1,481 83
32. (b) In bank	11,048 24

BALANCE SHEET.—Continued.

F.—Assets not hereinbefore mentioned.

37. (a) Office furniture	1,620 00	
39. (c) Port Hood Coal Company bonds	1 00	
40. (d) Port Hood Coal Company stock	1 00	
41. (e) 7,362 shares permanent preference stock of the Colonial Investment and Loan Co.	60,736 50	
		\$76,613 80
Total assets owned beneficially by Corporation		\$311,049 94

II.—Assets not owned beneficially by the Corporation but
for which the Corporation is accountable.

A.—As Guarantor.

(a) Mortgage securities:		
43. (i) Principal ..	\$10,596 43	
(ii) Interest ..	114 40	
(b) Other securities:		
45. Call and time loans: Principal, \$6,110.28; interest accrued, \$146.96	6,257 24	
(i) Bonds and stocks of other Corporations	477,727 00	
46. (ii) Interest accrued	4,079 58	

B.—As Trustee, Representative, Guardian or Agent (without
guarantee).

51. (c) Unsecured debts, accounts receivable	1,041 22	
52. (d) Uninvested trust funds: Cash in hand and in banks	42,146 22	
		541,962 09
Estimated value of mortgages and other securities held in trust, etc., in hands of the Company as executors, agents, trustees, etc., not invested by Company		3,356,750 24
Gross total assets I. and II.		\$4,209,762 27

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

(Col. 1.) (Col. 3.) (Total Col. 4.)

A.—Balances form 31st December, 1914.

(i) On hand	\$201 80	
(ii) In bank	5,850 73	\$6,052 53

C.—Receipts on account of Investments, Loans,
or Debts.

(a) On mortgages of realty:		
10. (i) Principal ..	9,000 00	
11. (ii) Interest ..	1,483 75	10,483 75
(b) On other securities:		
12. (i) Principal ..	11,152 50	
13. (c) (ii) Interest ..	4,621 50	15,774 00

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

D.—Receipts of Real Estate Owned Beneficially
by Corporation.

17. (b) Rents	8,828 28	8,828 28
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E.—Miscellaneous.

18. Commission, brokerage (or remuneration as Corporation Agent, Trustee, etc.), including surplus interest and divi- dends on investments of trust funds		25,627 04
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G.—Receipts from other sources.

30. (a) Deposit on sales of real estate by Com- pany as agent	610 00	
(b) Rents for Safety Deposit Boxes	60 00	
(c) Refund, law costs	22 68	
Refund stationery, electric light, etc. . .	100 71	
Adjustment of fire loss	1,075 00	1,868 39
Totals		\$68,633 99

II.—Received as Corporate Trustee, Representa-
tive, Guardian or Agent in Trust.

A.—Balance from 31st December, 1914.

33. (i) On hand		\$15,121 47
(ii) In bank		21,830 18

B.—Received on Account of Investments, Loans
or Debts.

34. (a) On mortgages: Principal	\$7,523 72	
Interest	743 88	8,267 60
35. (b) On other securities: Princi- pal	\$112,480 45	
Interest	7,296 85	
36. (c) On unsecured debts, interest	37,967 65	157,744 95

D.—Receipts from other sources, viz.:

39. (a) Trust deposits		1,337,661 72
40. (b) Funds borrowed for investment purposes		30,000 00
Sundry receipts, realizations, including guaranteed funds not otherwise itemized		39,678 98
Total		\$1,610,304 90

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 4.)
Loaned or invested on other securities, viz.:		
2. (i) Stock		\$14,025 00
7. (d) Incumbrances on realty paid off		3,812 87
(e) Insurance and charges, or taxes advanced on property mortgaged to the Corporation		626 86

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	6,000 00
--	----------

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	\$15,567 06	
26. (b) Commission or brokerage	571 92	
28. (d) Stationery, postage, printing and advertising	1,782 92	
29. (e) Law costs	41 55	
30. (f) Fuel, rent, taxes (other than 7 and 32), and rates.	5,806 43	
32. (h) Registration fees, Government tax and war tax	1,682 69	
33. (i) Other management expenditure, insurance, etc.	990 24	
		26,442 81

E.—Other Expenditures, viz.:

34. (a) Sundry repairs and improvements to real estate	\$560 05	
36. (c) Interest on advances secured on real estate, etc.	2,150 23	
Ground rent office premises	2,088 60	
Refund of Deposits received by Company on sales of real estate	397 50	
		5,196 38

F.—Balances.

37. (a) Cash on hand and in bank	12,530 07
Totals ..	\$68,633 99

II.—Expended on Trust Agency Account.

A.—Sums Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty	\$6,367 95
(b) Loaned or invested on or in other securities, viz.:	
44. (ii) Stock ..	26,777 54

B.—Other Expenditures.

52. (c) Debts or obligations wholly or partly paid:		
Principal ..	\$40,000 00	
Interest ..	10,491 34	50,491 34
53. (d) Trust deposits repaid		1,365,686 56
Sundry payments and disbursements, including guaranteed funds not otherwise itemized		118,835 29

C.—Balances.

54. (b) Cash on hand and in banks	42,146 22
Total ..	\$1,610,304 90

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915

1. Amount of debentures maturing in 1916: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: Not including deposits, \$3,848.10.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: \$7,252.82.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, $4\frac{1}{8}\%$; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) Including deed with right of redemption, $8\frac{1}{2}\%$; (b) $6\frac{1}{2}\%$.
 - (ii) Not owned beneficially: (a) $7\frac{1}{2}\%$; (b) 7% .
6. Of the mortgages owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$10,596.43 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No., none; amount, none.
 - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, none.
 - (ii) Not so owned, \$79,800.00.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Manager, \$15,000; Accountant, \$10,000; four Clerks at \$5,000 each; Caretaker, \$1,000.
(b) Are the said bonds executed by private sureties or by Guaranty Companies? Guaranty Companies.
13. Date when the accounts of the Corporation were last audited? December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: Stiff Bros. and Sime & Riddell, Stead, Graham & Hutchison.
For 1916: Same as 1915.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? 1st January, 1915, 75c. per share; 1st July, 1915, 75c. per share.
16. What is the date appointed for the Annual Meeting? 25th February, 1916. Date of last Annual Meeting? 16th February, 1915.
17. Special General Meetings held in 1915: Dates, none.

THE GUARDIAN TRUST COMPANY, LIMITED.

Head Office, Toronto, Ontario.

Incorporated by Letters Patent of Ontario, dated the 8th day of April, 1910, issued under The Ontario Companies Act. Registered on the Trust Company Register, 6th May, 1910.

ANNUAL STATEMENT

Of the condition and affairs of The Guardian Trust Company, Limited, of Toronto, as at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 12 King Street East, in the City of Toronto, and Province of Ontario.

The Board is constituted of fifteen directors holding office for one year or until their successors are appointed.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

Cawthra Mulock, President, Toronto,	April 12th, 1915.
E. H. Laschinger, Vice-President, Toronto,	"
A. M. Stewart, Director, Toronto,	"
E. W. McNeill, Director, Toronto,	"
Hon. J. A. Loughheed, Director, Calgary,	"
Chas. W. MacLean, Director, Brockville,	"
S. J. Moore, Director, Toronto,	"
W. D. Ross, Director, Toronto,	"
Geo. P. Scholfield, Director, Toronto,	"
William Crocker, Director, Toronto.	"
Stephen Haas, Director, Toronto.	"
Harry A. Hunter, Director, Minneapolis.	"
W. S. Morden, K.C., Director, Toronto,	"
Gordon F. Perry, Director, Toronto,	"
Malcolm Stobie, Director, Toronto,	"
W. S. Morden, General Manager, Toronto, 1st December, 1911.	
E. W. McNeill, Secretary, Toronto, 1st May, 1910.	

A.—Permanent capital stock: Total amount authorized, \$2,000,000; total amount subscribed, \$850,100.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or Private Acts.

Last call made: Date, 1st March, 1912; rate per cent., 20%; gross amount, \$170,020.00; amount paid thereon, \$169,620.00.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid calls
		\$	\$ c.	\$ c.	\$
2. 20 per cent. called	8,501	100	850,100 00	169,620 00	400
Paid in advance of calls.....				79,420 00	
Totals.....	8,501		850,100 00	249,040 00	400

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, 20 per cent. called; total called, \$170,020; total paid thereon	\$169,620 00	
3. (c) Joint stock capital paid in advance of calls	79,420 00	
4. (d) Dividends declared in respect of (2), not yet paid..	6,226 00	
5. (e) Unappropriated profits in respect of (2)	24,550 80	
		\$279,816 80

Liabilities to the Public.

41. Other liabilities to public, viz.:	
42. (a) Accounts payable	14,895 00
Total actual liabilities	\$294,711 80

II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable:	
50. (a) Principal guaranteed	\$15,750 00
52. (c) Trust funds invested, but not guaranteed:	
53. (i) Principal	\$2,132,330 15
54. (ii) Interest due and accrued	16,863 89
55. (d) Trust funds uninvested bearing bank interest and not guaranteed	24,567 17
	2,173,761 21
Total contingent liabilities	\$2,189,511 21

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts Secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land	\$41,333 79	
11. (c) Interest due and accrued on item 9 and not included therein	3,875 93	
		\$45,209 72

C.—Debts not above enumerated for which the Corporation
holds Securities as follows:

22. (j) Debts secured by call loans on stocks, bonds, etc...	\$168,700 32	
26. (n) Interest due or accrued (22)	1,170 09	
		169,870 41

D.—Unsecured Debts.

27. (a) Balance on sundry accounts, including commission, fees, etc., due.	26,459 47
--	-----------

E.—Cash.

32. (b) On hand and in banks	17,462 75
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BALANCE SHEET.—Continued.

F.—Assets not hereinbefore mentioned.

37. (a) Stocks and bonds	\$32,683 75	
38. (b) Dividends and interest accrued	525 70	
39. (c) Office furniture	1,500 00	
40. (d) Registration fees, etc.	1,000 00	
		\$35,709 45
Total assets owned beneficially		\$294,711 80

II.—Assets not owned beneficially by the Corporation, but for which the Corporation is accountable.

A.—As Guarantor.

(a) Mortgage securities:

43. (i) Principal	\$15,750 00
-----------------------------	-------------

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(a) Mortgage securities:

47. (i) Principal	\$737,455 53
48. (ii) Interest due and accrued	16,863 89

(b) Other securities:

49. (i) Principal	1,394,741 96	
51. (c) Unsecured debts	132 66	
52. (d) Uninvested trust funds	24,567 17	
		2,173,761 21
Total assets		\$2,189,511 21

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

Balances from 31st December, 1914.

	Col. 1.	Col. 3.	Col. 4.
1. Cash:			
3. (ii) In bank		\$9,300 18	\$9,300 18

B.—Sums received wholly or partly on Capital Stock.

4. (a) Calls on joint stock permanent capital..	1,000 00	1,000 00
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CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

C.—Receipts on Account of Investments, Loans
or Debts.

	Col. 1.	Col. 3.	Col. 4.
(a) On mortgages of realty:			
10. (i) Principal		\$10,611 23	
11. (ii) Interest	\$3,144 93		\$13,756 16
(b) On other securities:			
12. (i) Principal		151,213 70	
13. (ii) Interest or dividends	11,877 13		163,090 83

E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	6,332 62		6,332 62
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G.—Receipts from other sources.

30. (a) Bank interest	243 99		
(b) Sundries, etc.		40,070 29	40,314 28
Total			\$233,794 07

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balances from 31st December, 1914.

31. (a) Capital account	\$50,328 77
-----------------------------------	-------------

B.—Receipts on account of Investments, etc.

34. (a) Mortgages: Principal, \$87,291.48; interest, \$46,401.38	133,692 86
35. (b) On other securities: Principal, \$54,448.80; interest, \$29,031.86	83,480 66

C.—Receipts from Real Estate.

38. (b) Rents and interest on agreements	59,847 46
--	-----------

D.—Received from Other Sources.

39. (a) Borrowers' charges	\$135 20	
40. (b) Sundries	42,953 11	
41. (c) Capital	161,971 97	
Total		205,060 28
Total		\$532,410 03

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
	Col. 1.	Col. 3.	Col. 4.
1. (a) Loaned on mortgage of realty (including item 7 (c) if no separate account therefor)		\$8,743 79	
(b) Loaned on or invested in other securities, viz.:—			
3. (ii) Call loans		145,126 01	\$153,869 80
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock	\$12,427 00		12,427 00
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:—			
18. (a) Bank account	\$17 85		
24. (g) Guarantees paid: Interest	730 00		
			747 85
D.—Management Expenses (other than foregoing):			
25. (a) Salaries, wages and fees	\$9,365 88		
26. (b) Commission or brokerage	325 00		
28. (d) Stationery, postage, printing, and advertising	761 93		
29. (e) Law costs	53 00		
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	3,881 50		
31. (g) Travelling expenses	40 50		
32. (h) Registration fees	152 00		
33. (i) Other management expenditure	585 77		
			15,165 58
E.—Other Expenditure, viz.:			
34. (a) Advances to trusts and sundry accounts.....		\$33,821 59	
35. (b) Office furniture		299 50	
			34,121 09
F.—Balance.			
37. (a) Cash on hand and in banks			17,462 75
Totals			\$233,794 07

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.			
42. (a) Loaned on mortgages of realty			\$29,900 00
(b) Loaned or invested on or in other securities, viz.:			
43. (i) Bonds and debentures			71,913 30
Incumbrances on Realty Paid Off, viz.:			
48. (i) Principal			12,381 56
49. (ii) Interest			17,057 84

CASH ACCOUNT. —Continued.

Expenditure for the year ending 31st December, 1915.

B.—Other Expenditure.

50. (a) Commission or remuneration paid for management of estate, trust or agency (including item 26)	\$3,194 76
51. (b) Rents, taxes and rates	7,523 21
53. (d) Sundries	309,012 66

C.—Balance.

54. (a) Cash on hand and in various banks	81,426 70
Total	\$532,410 03

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none;; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, none.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 6.5%; (b) 7%.
 - (ii) Not owned beneficially: (a) 5.85%; (b) 5%.
6. Of the mortgages owned beneficially by the Corporation, \$38,833.79 is on realty situate in Ontario, and \$2,500.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$737,455.53 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., none; Amount, none.
 - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$115,000.
 - (ii) Not so owned, \$1,841,630.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: General Manager, \$5,000; Secretary, \$3,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? February 21st, 1916.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):
For 1915: Edwards, Morgan & Co.; Oscar Hudson & Co.
For 1916: Not yet appointed.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? January 2nd and July 2nd, 1915; 2½%.
16. What is the date appointed for the Annual Meeting? Not fixed. Date of last Annual Meeting? March 8th, 1915.
17. Special General Meetings held in 1915: None.

THE FIDELITY TRUSTS COMPANY OF ONTARIO.

Head Office, London, Ontario.

Incorporated on the twenty-third of March, 1910, by Letters Patent of Ontario, issued under The Loan Corporations' Act, R.S.O. 1897, Chapter 205.

ANNUAL STATEMENT

Of the condition and affairs of the Fidelity Trusts Company of Ontario, London, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 371 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of eight directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

T. H. Purdom, President, London, Ont.;	February 8th, 1916; February, 1917.
John Ferguson, Vice-President, London, Ont.;	" "
W. J. McMurtry, Director, London, Ont.;	" "
John Purdom, Director, London, Ont.;	" "
Samuel Wright, Director, London, Ont.;	" "
John Milne, Director, London, Ont.;	" "
Alex. Purdom, Director, London, Ont.;	" "
Nathaniel Mills, Managing-Director, London, Ont.;	" "
Wm. J. Harvey, Manager.	

A. Permanent capital stock: Total amount authorized, \$500,000; total amount subscribed, \$300,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Loan Corporations Act.

Last call made: Date, 1st December, 1913; rate per cent., 10%; gross amount, \$8,500; amount paid thereon, \$8,500.00.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares	Par value of shares.	—		
		\$	\$	\$	\$
1. Fully paid.....	1,050	100	105,000	105,000	.....
2. 10 per cent. called.....	1,950	100	195,000	19,500	.....
Totals.....	3,000	.....	300,000	124,500	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called; total called, \$105,000; total paid thereon	\$105,000 00	
2. (b) Ordinary joint stock capital, 10 per cent. called; total called, \$19,500; total paid thereon	19,500 00	
4. (d) Dividends declared in respect of (1) and (2) but not yet paid	3,112 50	
5. (e) Unappropriated profits in respect of (1) and (2) ..	7,176 80	
		<u>134,789 30</u>
Total actual liabilities		\$134,789 30

Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:

50. (a) Principal guaranteed	\$127,570 00	
51. (b) Interest guaranteed	2,737 79	
52. (c) Trust funds invested but not guaranteed	228,518 13	
56. (e) Other contingent liabilities, unrealized assets of estates and agencies under administration	1,229,950 00	
Total contingent liabilities		<u>1,588,775 92</u>
Gross total liabilities, actual and contingent		\$1,723,565 22

Cr. Assets.

I—Assets of which the Corporation is the Beneficial Owner.

C.—Debts not above enumerated, for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds and debentures ..	\$1,817 15
22. (j) Debts secured by stocks and bonds	113,050 40
26. (n) Interest due and accrued on item 22 and not included therein	3,149 20

E.—Cash.

32. (b) In bank and loan company	16,422 55
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F.—Assets not Hereinbefore Mentioned.

37. (a) Office and vault fittings	350 00
Total assets owned beneficially by Corporation	<u>\$134,789 30</u>

BALANCE SHEET.—Continued.

II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.

A.—As Guarantor.

(a) Mortgage securities:		
43.	(i) Principal	\$126,501 12
44.	(ii) Interest due and accrued	3,012 71

(b) Other securities:

45.	(i) Uninvested trust funds	793 96
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B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(a) Mortgage securities:

47.	(i) Principal	24,956 00
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(b) Other securities:

49.	(i) Principal	180,211 87
51. (c)	Unsecured debts unrealized assets	1,229 950 00
52. (d)	Uninvested trust funds, cash on hand	23,350 26

Total of assets II.	\$1,588,775 92
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Gross total assets of I. and II.	\$1,723,565 22
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CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1914.

1. Cash:		
3.	(ii) In bank	\$7,057 22

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of Realty:

11.	(ii) Interest	7,251 46
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E.—Miscellaneous.

18. (a)	Commission, brokerage (or remuneration as corporate agents, etc.)	3,045 35
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Totals	\$17,354 03
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II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balances from 31st December, 1914.

33.	(ii) In bank	\$16,020 14
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CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

B.—Received on account of Investments, Loans or Debts.

34. (a) On mortgages: Principal	\$36,244 42	
Interest	7,779 37	
		\$44,023 79
35. (b) On other securities: Principal	\$10,822 87	
Interest	841 49	
		11,664 36

C.—Receipts from Real Estate.

37. (a) Sales	125,677 63
38. (b) Rents	6,448 06

D.—Receipts from other sources.

39. (a) Estates and agencies, capital and revenue moneys received for investment, etc.	196,145 99
40. (b) Guaranteed investment account	33,500 00

Totals ..	\$433,479 97
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CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

(Total Col. 4.)

A.—Sums Loaned or Invested on Capital Account.

(b) Loaned or invested in other securities, viz.:

2. (i) Debentures, Town of Lacombe, Sask.	\$1,817 15
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B.—Expended on Stock Account.

8. Dividends paid on permanent stock	6,225 00
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D.—Management Expenses.

25. (a) Salaries, wages and fees	1,325 00
26. (b) Commission or brokerage	304 95
28. (d) Stationery, postage, printing and advertising	182 77
29. (e) Law costs	5 75
30. (f) Fuel, taxes and rates	43 50
31. (g) Travelling expenses	32 50
32. (h) Registration fee and Government taxes, and war tax	586 36
33. (i) Other management expenditure	81 00

E.—Other Expenditure, viz.:

34. (a) Guarantee insurance premiums	60 00
35. (b) Filing annual statement	5 00

F.—Balance.

37. (b) Cash in bank and loan company	6,685 05
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Total ..	\$17,354 03
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CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty	\$55,519 08
(b) Loaned on or in other securities:	
43. (i) Stocks and bonds	63,358 41
(b) Incumbrances on Realty Paid off, viz.:	
48. (i) Principal	70,863 43

B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate, trust or agency (including item 26) ..	2,626 60
53. (d) On guaranteed investment account	6,429 63
Estates, trusts and agencies, payments on account capital and revenue	210,538 60

C.—Balance.

54. (a) Cash in loan company	24,144 22
Totals	\$433,479 97

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: Guaranteed investment receipts, \$6,000.00.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: \$11,664.50.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) None; (b) 5.53%.
 - (ii) Not owned beneficially: (a) 6.47%; (b) 5.80%.
6. Of the mortgages owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages owned beneficially by the Corporation, \$151,457.12 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No., none; amount, none.
 - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, none.
 - (ii) Not so owned, \$408,540.00.

11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Manager, \$10,000; Accountant, \$5,000.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: John Lohead, E. D. Parke.
For 1916: John Lohead, E. D. Parke.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? January 1st; July, 1st at rate of 5% per annum.
16. What is the date appointed for the Annual Meeting? February 8th, 1916. Date of last annual Meeting? February 9th, 1915.
17. Special General Meetings held in 1915: Dates, none.

THE PRUDENTIAL TRUST COMPANY, LIMITED.

Head Office, Montreal, Quebec.

CONSTATING INSTRUMENTS.

The Prudential Trust Company, Limited, was incorporated in 1909 by a special Act of the Parliament of the Dominion of Canada, 8-9 Edward VII., Chapter 124.

Authorized in 1911 by special Act of the Legislature, 1 Geo. V., Chapter 139, to transact business in the Province of Ontario as specified in Section 1 (5) of the said Act, which enacts as follows:

"(5) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in this Act or granted from time to time to Trust Companies by any public Act or Order of the Lieutenant-Governor-in-Council of the said Province, and shall be subject to the general public law of the said Province relating to trust companies and trusts."

The Company has a deposit in the Province of Ontario amounting to \$200,000.

ANNUAL STATEMENT

Of the condition and affairs of the Prudential Trust Company, Limited, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 9 St. John Street, in the City of Montreal, Quebec.

The chief agent and attorney for Ontario is Aemilius Jarvis, and his address is No. 103 Bay Street Toronto, Ontario.

The Board is constituted of sixteen Directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

Farquhar Robertson, Chairman of Board, Montreal;	10th Feb., 1915;	8th Feb., 1916.
B. Hal. Brown, President, Montreal;	"	"
W. G. Ross, Vice-President, Montreal;	"	"
Edmund Bristol, K.C., M.P., Director, Toronto;	"	"
C. A. Barnard, K.C., Director, Montreal;	"	"
R. C. Smith, K.C., Director, Montreal;	"	"
F. B. Pemberton, Director, Victoria;	"	"
Lt.-Col. W. Grant Morden, Director, London, England;	"	"
W. J. Morrice, Director, Montreal;	"	"
Sir Geo. Garneau, Director, Quebec;	"	"
Aemilius Jarvis, Director, Toronto;	"	"
Col. James Mason, Director, Toronto;	"	"
W. J. Green, Director, Toronto;	"	"
C. F. Smith, Director, Montreal;	"	"
Paul Galibert, Director, Montreal;	"	"
J. P. Steedman, Director, Hamilton;	"	"
B. Hal. Brown, General Manager, Montreal;	"	"
James Elmsley, Secretary, Montreal;	"	"

A.—Permanent Capital Stock: Total amount authorized, \$1,500,000. Total amount subscribed, \$1,053,300, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies' Acts or private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
1. Fully called preferred stock.....	438	100	\$ 43,800	\$ 43,800 00	\$
2. 60 per cent. called.....	9,912	100	991,200	562,949 90	428,250 10
4. Ordinary stock fully called	183	100	18,300	18,286 00	14 00
Totals.....	10,533	.....	1,053,300	625,035 90	428,264 10

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, on which has been called, \$18,300; total paid thereon	\$18,286 00	
2. (b) Preferred joint stock, on which has been called \$638,520; total paid thereon	606,749 90	
		\$625,035 90

Liabilities to the Public.

49. Unclaimed dividends		757 44
41. Liabilities to the public, viz.:		
42. (a) Loans payable	\$200,000 00	
43. (b) Accounts payable	2,777 23	
44. (c) Contingent reserve account	44,248 87	
(d) Salaries, stationery and charges accrued to date ...	5,047 51	
(e) Mortgages on real estate and accrued interest	35,583 33	
		287,656 94
Total actual liabilities		\$913,450 28

II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:		
50. (a) Principal, guaranteed	\$903,290 98	
51. (b) Special agency funds	529,064 66	
52. (c) Trust funds invested but not guaranteed	1,657,809 91	
55. (d) Trust an agency funds uninvested	62,811 71	
Total contingent liabilities		3,152,977 26
Gross total liabilities, actual and contingent		\$4,066,427 54

BALANCE SHEET.—Continued.

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

2.	(i) At Montreal, held in freehold	\$70,054 75
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B.—Debts secured by Mortgages of Land

9. (a)	Debts (other than item 10) secured by mortgages of land	\$258,105 11
11. (c)	Interest due and accrued on item (9) and not included therein	10,169 68
		268,274 79

C.—Debts not above enumerated, for which the Corporation holds securities as follows:

23. (k)	Secured by deposit with Provincial Government ...	\$200,000 00
24. (l)	Secured by loans on stocks, bonds, etc.	229,189 41
26. (n)	Interest due or accrued on items 22 to 24 and not included therein	622 75
		429,812 16

D.—Unsecured Debts.

27. (a)	Accounts receivable, including commissions, fees, etc.	\$29,387 52
28. (b)	Office furniture and fixtures (including vault and fittings)	11,111 38
		40,498 90

E.—Cash.

31. (a)	On hand	\$274 46
32. (b)	In banks	18,037 14
		18,311 60

F.—Assets not hereinbefore mentioned

37. (a)	Municipal bonds and debentures	\$50,253 95
38. (b)	Accrued interest on item (37)	694 13
39. (c)	Other corporation securities	35,550 00
		86,498 08

Total of assets owned beneficially by Corporation	\$913,450 28
---	--------------

II.—Assets not owned beneficially by the Corporation, but for which the Corporation is Accountable.

B.—As Trustee, Representative, Guardian or Agent (without guarantee.)

(a) Mortgages securities:		
43.	(i) Principal	\$2,667 00
(b) On other securities:		
45.	(i) Principal	896,396 23
46. (c)	Uninvested	4,227 75
		\$903,290 98
	(d) Special agency funds	529,064 66

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(a) Mortgage securities:		
47.	(i) Principal	\$1,657,809 91

BALANCE SHEET.—Continued.

(b) Other securities:		
52. (d) Uninvested trusts funds	\$62,811 71	\$1,720,621 62
Total of assets II.		\$3,152,977 26
Gross total assets I. and II.		\$4,066,427 54

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1914.			
	(Col. 1.)	(Col. 3.)	(Col. 4.)
1. Cash:			
2. (i) On hand			\$150 00
3. (ii) In bank			30,217 77
B.—Sums received wholly or partly on Capital Stock.			
4. (a) Calls on joint stock permanent capital .		\$37,919 90	37,919 90
C.—Receipts on account of Investments, Loans, or Debts.			
(a) On mortgages of realty:			
10. (i) Principal			39,708 33
11. (ii) Interest	\$9,938 20		
(b) On other securities:			
12. (i) Principal			25,000 00
13. (ii) Interest or dividends	2,074 44		
(c) Secured debts:			
14. (i) Principal			623,906 41
15. (ii) Interest	60,084 05		
E.—Miscellaneous.			
18. Commission, brokerage (or remuneration as corporate agent, trustee, etc.)...	48,692 60		120,789 29
Total			\$877,691 90

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balances from 31st December, 1914.			
	(Col. 1.)	(Col. 4.)	
31. (a) Capital account:			
33. (ii) In bank			\$69,706 89
B.—Received on account of Investments, Loans or Debts.			
34. (a) On mortgages: Principal, \$333.00; interest, \$1,910.39.	\$2,243 39		
35. (b) On other securities: Principal, \$207,441.31; interest, \$63,624.59	271,065 90		273,309 29

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

C.—Receipts from Real Estate.

38. (b) Rents	\$2,711 00	2,711 00
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D.—Receipts from other sources, viz.:

39. (a) Estates, agencies (capital and revenue accounts, realizations, receipts, etc.)	\$856,719 75	\$856,719 75
Total		\$1,202,446 93

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 4.)
1. (a) Loaned on mortgages of realty		\$46,465 38
(b) Loaned or invested in other securities		201,503 65

B.—Expended on Stock Account.

(a) Interest paid on joint stock capital received in advance of calls	\$70 00
---	---------

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Transfer to trust account*		495,000 00
19. (b) Interest on (18)	14,790 41	

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	64,681 66	
28. (d) Stationery, postage, printing and advertising	6,460 21	
29. (e) Law costs	1,619 20	
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	10,930 83	
31. (g) Travelling expenses	2,274 64	
32. (h) Registration fees	369 50	
33. (i) Other management expenditure	1,625 37	
		102,821 82

E.—Other Expenditure, viz.:

34. (a) Office furniture and fixtures	1,261 89
35. (b) Accounts payable (net)	48 69
36. (c) Accounts receivable (net)	12,278 87

F.—Balance.

37. (a) Cash on hand and in bank	18,311 60
Total	\$877,691 90

*The amount shown in previous statements in "own funds" has been transferred to loan account, in accordance with report furnished Dominion Government.

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (b) Loaned and invested on or in other securities	\$647,328 74
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B.—Other Expenditure.

53. (d) Estates and agencies, payments on account of capital and revenue, etc.	488,078 73
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C.—Balances.

54. (b) Cash in banks	67,039 46
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Total	\$1,202,446 93
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MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: None.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
 (i) Owned beneficially by the Corporation: (a) $7\frac{1}{2}\%$; (b) $5\frac{1}{2}\%$.
 (ii) Not owned beneficially: (a) 7% ; (b) $5\frac{1}{2}\%$.
6. Of the mortgages owned beneficially by the Corporation, none is on realty situate in Ontario, and \$258,105.11 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and \$335,480.14 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 (i) Funds or securities owned beneficially, none.
 (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 (i) Owned beneficially, No. 6; amount, \$33,171.70.
 (ii) Not so owned, No. 3; amount, \$7,248.75.
10. Aggregate market value of land mortgaged to the Corporation:
 (i) Mortgages owned beneficially, \$464,589.00.
 (ii) Not so owned, \$603,864.00.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? All officers from \$1,000 to \$5,000.
 (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? 29th January, 1916.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
 For 1915: Riddell, Stead, Graham & Hutcheson.
 For 1916: Same.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively? No dividends paid during the year 1915.
16. What is the date appointed for the Annual Meeting? 2nd Wednesday in February.
 Date of last Annual Meeting? 9th February, 1916.
17. Special General Meetings held in 1915: Dates, none.

THE CANADA PERMANENT TRUST COMPANY.

Head Office, Toronto, Ontario.

CONSTATING INSTRUMENTS.

The Canada Permanent Trust Company was incorporated in 1913 by a special Act of the Parliament of the Dominion of Canada.

Authorized by Order-in-Council (May 7th, 1913), to carry on business in the Province of Ontario as a Trust Company, pursuant to the provisions of The Loan and Trust Corporations Act, R.S.O., 1914, c. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Canada Permanent Trust Company, of Toronto, Ont., as at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 14-18 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of nine Directors, holding office for the term of one year.

The directors and chief executive of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

W. G. Gooderham, President, Toronto;
 W. D. Matthews, 1st Vice-President, Toronto;
 George W. Monk, 2nd Vice-President, Toronto;
 Lt.-Col. A. E. Gooderham, Director, Toronto;
 R. S. Hudson, Director, Toronto;
 F. Gordon Osler, Director, Toronto;
 J. H. G. Hagerty, Director, Toronto;
 John Massey, Director, Toronto;
 John Campbell, Director, Edinburgh, Scotland;
 John Massey and R. S. Hudson, Joint Managers, Toronto;
 George H. Smith, Secretary-Treasurer, Toronto;

A permanent capital stock: Total amount authorized, \$1,000,000.00. Total amount subscribed, \$109,000.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		\$	\$	\$	\$
20 per cent. called.....	5,000	100	500,000	100,000	.....
20 per cent. called.....	180	100	18,000	3,600	.....
30 per cent. paid in advance of calls on 180 shares.....	.....	.....	.....	5,400	.....
Totals.....	5,180	.....	518,000	109,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1915.

Dr.

Capital and Liabilities.

I.—Capital (Liabilities to Stockholders or Shareholders).

2. (b) Ordinary joint stock capital, 20% called: Total called, \$103,600; total paid thereon, \$103,600	\$103,600 00	
(cc) Joint stock capital paid in advance of calls	5,400 00	
		\$109,000 00
5. (e) Unappropriated profits in respect of (2)		21,325 09

Liabilities to the Public.

41. Other liabilities to the public, viz.:		
42. (a) Guaranteed Investment Receipt		40,000 60
Total actual liabilities		\$170,325 09

II.—Contingent Liabilities.

52. (c) Trust funds invested but not guaranteed:		
53. (i) Principal	\$83,308 27	
54. (ii) Interest	215 25	
55. (d) Trust funds uninvested not bearing interest and not guaranteed	26,288 44	
Total contingent liabilities		109,811 96
Gross total liabilities, actual and contingent		\$280,137 05

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land	\$162,958 08	
11. (c) Interest due and accrued on item (9) not included therein	6,661 66	
		\$169,619 74

E.—Cash.

32. (b) In bank		705 35
Total assets owned beneficially		\$170,325 09

II.—Assets not owned beneficially by Corporation, but for
which the Corporation is Accountable.B.—As Trustee, Representative, Guardian or Agent (without
guarantee).

(a) Mortgage securities:		
47. (i) Principal	\$39,815 19	
48. (ii) Interest due and accrued	215 25	
(b) Other securities:		
49. (i) Principal	43,493 08	
52. (d) Uninvested trust funds	26,288 44	
Total assets II.		\$109,811 96
Gross total assets, I. and II.		\$280,137 05

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1914.

1. Cash:	
3. (ii) In bank	\$14,762 94

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:

10. (i) Principal	6,998 58
11. (ii) Interest, ...	10,346 10

E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	1,893 90
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G.—Receipts from Other Sources.

30. (a) Agreements and inspection	59 50
(b) Bank interest	319 33
Totals	\$34,380 35

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A. Balances from 31st December, 1914.

33. (ii) In bank	\$5,949 65
------------------------	------------

B.—Received on Account of Investments, Loans or Debts.

34. (a) On mortgages: Principal, \$4,250.54; interest, \$3,408.99	7,659 53
35. (b) On other securities: Principal, \$1,407.95; interest, \$1,575.01	2,982 96

D.—Receipts from other sources, viz.:

39. (a) Trust funds for investment or distribution	31,080 74
40. (b) Insurance losses	150 00
41. (c) Bank interest, etc.	242 31
Totals	\$48,065 19

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty	\$29,311 69
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CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

D.—Management Expenses (other than foregoing).

26. (b) Commission or brokerage	}	1,362 82
29. (e) Law costs		
30. (f) Fuel, rent, taxes and rates		
32. (h) Registration fees		
33. (i) Other management expenditure, Directors' compensation		

E.—Other Expenditures, viz.:

34. (a) Interest on guaranteed investment receipt	2,000 00
35. (b) Allowed other accounts	100 49
36. (c) Directors' compensation	900 00

F.—Balance.

37. (b) Cash in bank	705 35
Total	\$34,380 35

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty	\$105 25
(b) Loaned or Invested on or in Other Securities, viz.:	
43. (i) On bonds and debentures	9,654 31

B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate, trust or agency, commission on loans (including item 26) ..	241 69
52. (c) Debts or obligations wholly or partly paid, viz.:	
Principal, \$6,563.50; interest, \$5,062.00	11,625 50
53. (d) Insurance loss	150 00

C.—Balance.

55. (i) Cash in banks and Loan Co.	26,288 44
Total	\$48,065 19

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: None.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) 8%; (b) none;
 - (ii) Not owned beneficially: (a) 6.96%; (b) none.

6. Of the mortgages owned beneficially by the Corporation, \$162,958.08 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$39,815.19 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No., none; amount, none.
 - (ii) Not so owned, No. 1; amount, \$1,887.00.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$5,033.16.
 - (ii) Not so owned, say, \$95,000.00.
11. How often are the securities held by the Corporation valued?
12. (a) Specify the officers of the corporation who are under bond and for what sum respectively?
 - (b) Are the said bonds executed by private sureties or by Guarantee Companies?
13. Date when the accounts of the Corporation were last audited? December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):

For 1915: A. E. Osler, A.C.A.; Henry Barber, F.S.A.A., Eng.; Toronto.
For 1916: Same as 1915.
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively?
16. What is the date appointed for the Annual Meeting? February 2nd, 1916. Date of last Annual Meeting? February 3rd, 1915.
17. Special General Meetings held in 1915: Dates, none.

MONTREAL TRUST COMPANY.

Head Office, Montreal, Que.

CONSTATING INSTRUMENTS.

The Montreal Trust Company was incorporated on the 21st day of March, 1899, by special Act of the Province of Quebec, 52 Vic., c. 72 (Q) and subsequent special amending Act, under the name of the Montreal Safe Deposit Company.

By special Acts the name was changed in 1895 to the Montreal Trust and Deposit Company (59 Vic., c. 70 (Q)), and again in 1909 to the Montreal Trust Company. (9 Edw. VII, c. 115 (Q)).

Authorized by Order-in-Council to carry on business in the Province of Ontario as from the 11th day of March, 1909, subject to certain conditions and limitations.

Registered on the Trust Companies Register, 21st January, 1913.

The Company has a deposit with the Province of Ontario, amounting to \$200,000.00.

ANNUAL STATEMENT

Of the condition and affairs of the Montreal Trust Company of Montreal, Que., at the 30th November, 1915, and for the eleven months ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Corporation was incorporated under the laws of the Province of Quebec on the Twenty-first day of March, 1889.

The head office of the Corporation is at No. 142 Notre Dame Street West in the City of Montreal in the Province of Quebec.

The chief agency for Ontario is situate in the Royal Bank Building, in the City of Toronto, in the Province of Ontario.

The Chief Agent and Attorney for Ontario is John F. Hobkirk, and his address is 74 St. George Street, Toronto, in the Province of Ontario.

The Board is constituted of twenty-one directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows:—

Sir H. S. Holt, President, Montreal, Que.;	13th January, 1915;	12th January, 1916.
Robt. Archer, Vice-President, Montreal, Que.;	"	"
Sir W. M. Aitken, M.P., Director, London, Eng.;	"	"
J. E. Aldred, Director, New York, N.Y.;	"	"
A. J. Brown, Director, K.C., Montreal, Que.;	"	"
Fayette Brown, Director, Montreal, Que.;	"	"
Geo. Caverhill, Director, Montreal, Que.;	"	"
Hon. N. Curry, Director, Montreal, Que.;	"	"
Hon. A. Dandurand, Director, Montreal, Que.;	"	"
F. P. Jones, Director, Montreal, Que.;	"	"
Wm. Molson Macpherson, Director, Montreal, Que.;	"	"
C. E. Neill, Director, Montreal, Que.;	"	"
Hugh Payton, Director, Montreal, Que.;	"	"
E. L. Pease, Director, Montreal, Que.;	"	"
James Redmond, Director, Montreal, Que.;	"	"
F. W. Ross, Director, Quebec, Que.;	"	"
Hon. W. B. Ross, Director, Halifax, N.S.;	"	"
A. Haig Sims, Director, Montreal, Que.;	"	"
Stuart Strathy, Director, Toronto, Ont.;	"	"
C. A. Crosbie, Director, Vancouver, B.C.;	"	"
Vincent J. Hughes, Managing Director, Montreal;		
Ivan S. Ralston, Secretary, Montreal;		

A.—Permanent capital stock: Total amount authorized, \$1,000,000.00; total amount subscribed, \$1,000,000; as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts of private Acts.

Last call made: Date, 26th February, 1914; rate per cent., 100 per cent. on 5,000 shares new stock; gross amount, \$500,000.00; amount paid thereon, \$500,000.00.

Description of Stock.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		\$	\$	\$ c.	\$ c.
1. Fully called.....	10,000	100	1,000,000	1,000,000 00	.....

LIST OF SHAREHOLDERS AS AT 30TH NOVEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 30TH NOVEMBER, 1915.

Dr. Capital and Liabilities.

I.—Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary Joint stock capital, fully called; total called, \$1,000,000; total paid thereon	\$1,000,000 00
4. (d) Dividends declared in respect of (1) but not yet paid	19,819 82
5. (e) Unappropriated profits in respect of (1)	51,135 68
6. (f) Reserve fund in respect of (1)	750,000 00

NOTE.—Liabilities reported in 1914 under A., but written off in 1915 (not extended), \$10,000.00.

————— \$1,820,955 50

Liabilities to the Public.

41. Other liabilities to the public, viz.:	
42. (a) Guaranteed mortgage investment receipts	\$38,446 60
43. (b) Guaranteed funds	1,200,892 80
44. (c) Interest, etc., accrued to date	7,679 17
	————— 1,246,708 57
Total actual liabilities	\$3,067,664 07

II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:

52. (c) Trust funds invested but not guaranteed (including securities actually held as trustee for bondholders) ..	\$69,480,499 19
55. (d) Trust funds uninvested	202,891 05
56. (e) Other contingent liabilities, judicial surety indemnity and other bonds	479,500 00

Total contingent liabilities

\$70,162 890 24

Gross total liabilities, actual and contingent

\$73,230,554 31

BALANCE SHEET.—Continued.

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land and buildings..	\$276,772 85	
		\$276,772 85

C.—Debts not above enumerated for which the Corporation holds securities as follows:—

22. (j) Deposits with Provincial Governments	\$425,000 00	
23. (k) Debts secured by demand loans against bonds stocks, etc.	1,271,324 36	
		1,696,324 36

D.—Unsecured Debts.

27. (a) Office furniture	\$6,490 38	
28. (b) Balances on sundry accounts, including commis- sions, fees, etc., due	48,549 38	
		55,039 76

E.—Cash.

With Equitable Trust Co., of New York	\$8,436 93	
31. (a) On hand	1,849 44	
32. (b) In banks	181,915 99	
		192,202 36

F.—Assets not hereinbefore mentioned.

37. (a) Securities owned by company	847,324 74	
Total of assets owned beneficially by Corporation	\$3,067,664 07	

II.—Assets Not Owned Beneficially by the Corporation, but for which the Corporation is Accountable.

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(a) Mortgage securities:		
47. (i) Principal ..	\$1,944,086 06	
(b) Other securities:		
49. (i) Principal ..	67,536,413 13	
51. (c) Security against judicial surety of indemnity and other bonds	479,500 00	
52. (d) Uninvested trust funds	202,891 05	
Total assets II.	\$70,162,890 24	
Gross total assets I. and II.	\$73,230,554 31	

CASH ACCOUNT.

Receipts for the eleven months ending 30th November, 1915.

I.—Received by the Corporation for its Own use.

A.—Balances from 31st December, 1914.

1. Cash:

	Col. 1.	Col. 3.	Col. 4.
2. (i) On hand			\$1,000 00
3. (ii) In bank			239,807 07

B.—Sums Received Wholly or Partly on Capital Stock.

4. a) Calls on joint stock permanent capital..	.....	\$112,116 66	
5. (b) Premiums on (4)	\$56,058 34		

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:

10. (i) Principal .....	.....		19,992 98
11. (ii) Interest	10,174 46		

(b) On other securities and demand loans, etc.

12. (i) Principal .....	.....		2,637,799 98
13. (ii) Interest or dividends	115,521 43		

E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	117,829 65		
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F.—Borrowed Money.

26. (b) Borrowed by taking deposits, guaranteed funds			1,942,094 81
Total	\$299,583 88	\$112,116 66	\$4 840,604 84
			299,583 88
			112,116 66
			\$5,252,395 38

II.—Received as a Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balances from 31st December, 1914.

31. (a) Capital Account:			
33. (ii) In bank			\$69,169 66

B.—Received on account of Investments, Loans or Debts.

34. (a) On mortgages: Principal, \$119,798.50; interest, \$120,810.54			240,609 04
35. (b) On other securities: Principal, \$3,232,357.29; interest, \$332,806.92.			3,565,364 21

C.—Receipts from Real Estate.

37. (a) Sales (not included in foregoing items)			19,610 17
38. (b) Rents			146,447 92
Total			\$4,041,201 00

CASH ACCOUNT.—Continued.

Expenditures for the eleven months ending 30th November, 1915.

I.—Expended on Corporation Account.

A.—Sums Loan or Invested on Capital Account.

	Col. 1.	Total Col.4.
1. (a) Loaned on mortgages of realty		\$19,556 43
(b) Loaned on or invested in other securities		749,894 88

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	\$80,477 75
--	-------------

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank account:		
19. (b) Deposits: Principal, \$4,114,797.21: interest, \$30,259.00 .....	.....	4,145,056 21

D.—Management Expenses (other than foregoing):

25. (a) Salaries, wages and fees	38,606 20
28. (d) Stationery, postage, printing and advertising	7,022 60
29. (e) Law costs	926 65
30. (f) Fuel, rent, taxes and rates	9,603 16
31. (g) Travelling expenses	730 25
33. (i) Other management expenditure	6,268 03

E.—Other Expenditures, viz.:

34. (a) Tax of 1% on gross revenue paid Government of Dominion of Canada	2,050 86	145,685 50
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F.—Balance.

(b) Cash in various banks	192,902 36
Total	\$5,252,395 38

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty	\$112,300 00
(b) Loaned or invested on or in other securities	2,710,359 95
47. (a) Real estate purchased	4 528 15
(b) Incumbrances or realty paid off, viz.:	
(i) Principal	5,400 00

B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate, trust or agency	23,480 63
51. (b) Rents, taxes and rates	54,145 60
53. (d) Sundry distributions, etc.	930,001 32

C.—Balance.

(b) Cash in bank	150,985 35
Total	\$4,041,201 00

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: \$16,726.94.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: \$91,793.10.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock. On guaranteed funds about 3.75%.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
 - (i) Owned beneficially by the Corporation: (a) About 6.45%; (b) about 5.75%.
 - (ii) Not owned beneficially: (a) About 6%; (b) about 5½%.
6. Of the mortgages owned beneficially by the Corporation, none is on realty situate in Ontario, and \$276,772.85 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$106,000.00 is on realty situate in Ontario, and \$1,838,086.06 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, none.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially, No., none; amount none.
 - (ii) Not so owned, No. 2; amount, \$16,500.00.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$432,175.70.
 - (ii) Not so owned, \$3,116,219.09.
11. How often are the securities held by the Corporation valued? Quarterly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? All officers of the Company for a total of \$53,500.00.
 (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
 For 1915: Deloitte, Plender, Griffiths & Co., of Montreal.
 For 1916: Deloitte, Plender, Griffiths & Co., of Montreal
15. What were the dividend days of the Corporation in 1915, and what rate or rates of dividend were paid on those days respectively? 15th day of January April, July, October, 8%; fully paid stock, etc., 5½%, on instalments received on account of partly paid new stock.
16. What is the date appointed for the Annual Meeting? 2nd Tuesday in January
 Date of last Annual Meeting? January 12th, 1915.
17. Special General Meetings held in 1915: Dates, none.

BRITISH EMPIRE TRUST COMPANY, LIMITED.

Head Office: London England.

CONSTATING INSTRUMENTS.

The British Empire Trust Company, Limited, was incorporated in London, on the 30th day of April, 1902, under the Companies Act, 1862 and 1890, England.

Authorized in 1913 by special Act of the Legislature of the Province of Ontario (3-4 Geo. V., C. 140) to transact business pursuant to Section 1 of the special Act.

Registered on the Trust Companies Register, 18th August, 1913.

ANNUAL STATEMENT

Of the condition and affairs of the British Empire Trust Company, Limited, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loans Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 34 Nicholas Lane, in the City of London, England.

The chief agency for Ontario is situate at No. 9 Toronto Street, in the City of Toronto, in the Province of Ontario.

The chief agent and attorney for Ontario is Francis Charles Annesley, and his address is No. 9 Toronto Street, in the City of Toronto, Province of Ontario.

The board is constituted of eight directors, two of whom, with the exception of the Managing Director, retire in rotation every year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

Robert Montgomery Horne-Payne, Chairman, Brentwood, England; 23rd June, 1915; Annual Meeting, 1919.

John Davidson, Managing Director, Russell Hill; 9th July, 1912, no term fixed.

Tom Mundell Brown, Director, Brentwood, England; 23rd June, 1915; Annual Meeting, 1918.

Dudley Northall Laurie, Director, London, England; 15th June, 1914; Annual Meeting, 1918.

Ernest Frederick Orby Gascoigne, Director, Ashtead, England; 15th June, 1914; Annual Meeting, 1917.

Sir William Mackenzie, Director, Toronto, Ont.; 31st July, 1912; Annual Meeting, 1916.

Norman Scott Russell, Director, London, England; 18th June, 1913; Annual Meeting, 1917.

David Blythe Hanna, Director, Toronto, Ont.; 18th June, 1913; Annual Meeting, 1916.

Arthur Henry Bowling, Assistant Manager, London, England; 9th February, 1911;

No term fixed.

Robert Walter Bartlett, Secretary, London, England; 12th July, 1911; no term fixed.

A Permanent Capital Stock: Total amount authorized £1,000,000; total amount subscribed £750,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of Shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		£	£	£	£
Cumulative perpetual preferred shares	250,000	1	250,000	250,000	.....
Preferred ordinary shares..	400,000	1	400,000	400,000	.....
Deferred ordinary shares..	400,000	5s.	100,000	100,000	.....
Totals.....	1,050,000	.....	750,000	750,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr.

Capital and Liabilities.

I.—Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Cumulative perpetual preference shares capital, fully called: Total called, \$1,216,666.66; total paid thereon	\$1,216,666 66
2. (b) Preferred ordinary shares capital all called: Total called, \$1,946,666.66; total paid thereon	1,946,666 66
3. (c) Deferred ordinary stock capital all called: Total called, \$486,666.66; total paid thereon	486,666 66

C.—Liabilities to Stockholders or Shareholders.

Other than as shown under A, viz.:

26. On unrepresented dividends—warrants as per list	71 29	\$3,650,071 27
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Liabilities to the Public.

47. Owing to banks (including interest due or accrued)....	\$681,333 34
41. Other liabilities to the public, viz.:	
42. (a) Due to associated companies	1,138,499 06
43. (b) Sundry creditors	197,996 97
	<u>2,017,829 37</u>
Total actual liabilities	\$5,667,900 64

II.—Contingent Liabilities .

49. Money for which the Corporation is contingently liable, viz.:

50. (a) Principal guaranteed	\$726,598 20
51. (b) Interest guaranteed	18,114 70

Total contingent liabilities	744,712 90
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Gross total liabilities, actual and contingent.....	\$6,412,613 54
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Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land	\$60,085 32
11. (c) Interest due and accrued on item (9).....	483 95
	<u>\$60,569 27</u>

BALANCE SHEET AS AT 31st DECEMBER, 1915.—Continued.

C.—Debts not above enumerated, for which the Corporation holds securities as follows:

13. (a) Debts secured by accepted bills of exchange	\$136,266 66	
22. (j) Debts secured by debenture stock and shares of railways, electric railways, electric light, gas and water power companies	701,486 36	
24. (l) Debts secured by debentures and shares of industrial companies	1,008,586 39	
25. (m) Debts secured by personal guarantees	127,435 75	
26. (n) Interest due or accrued on 14 to 25 and not included therein	91,509 62	
		<u>\$2,065,284 78</u>

D.—Unsecured Debts.

27. (a) Sundry debtors	72,101 86
------------------------------	-----------

E.—Cash.

31. (a) On hand	\$61 44	
32. (b) In banks	389,051 08	
		<u>389,112 52</u>

F.—Assets Not Hereinbefore Mentioned.

37. (a) Investments in British Government securities, debentures and shares of railways, electric railways, electric light, gas or water power companies...	\$2,992,719 62	
39. (c) Investments in shares and debentures of industrial companies	632,652 98	
	<u>\$3,625,372 60</u>	
Less reserve for depreciation	615,366 23	
		<u>3,010,006 37</u>
Profit and loss account balance.....		70,825 84
Total assets owned beneficially by Corporation.....		<u>\$5,667,900 64</u>

NOTE.—Assets reported in 1914 but written off in 1915 (not extended), \$7,219.49.

II.—Assets Not Owned Beneficially by Corporation, but for which the Corporation is Accountable.

A.—As Guarantor.

(a) Mortgage securities:

43. (i) Principal	\$726,598 20	
44. (ii) Interest due and accrued	18,114 70	
Total assets II.		<u>744,712 90</u>
Gross total assets I. and II.		<u>\$6,412,613 54</u>

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1914.

1. Cash:		
2. (i) On hand	.....	\$34 85
3. (ii) In bank	.....	682,296 99

C.—Receipts on Account of Investments, Loans or Debts.

(a) On mortgages of realty:		
11. (ii) Interest	 3,663 95	3,663 95
(b) On other securities:		
12. (i) Principal	 717,596 36	5,147,454 44
13. (ii) Interest or dividends	 267,326 49	267,326 49
(c) Unsecured debts:		
14. (i) Principal	.....	94,141 28

E.—Miscellaneous.

18. (a) Commission brokerage (or remuneration as corporate agent, trustee, etc.)	 18,364 69	18,364 69
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F.—Borrowed Money.

25. (a) Bank or other advances, discounts or overdrafts		593,733 33
29. (c) Borrowed otherwise	.....	1,168,000 00

G.—Receipts from Other Sources.

30. (a) Bank deposits withdrawn	.....	4,112 34
(b) Surplus receipts, per Sec. II., included in balance contra	.....	23,990 25
Totals	 \$1,006,951 49	\$8,003,118 61

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balance from 31st December, 1914.

B.—Received on Account of Investments, Loans or Debts.

35. (b) On other securities: Principal, \$818,910.70; interest, \$25,141.74	.....	\$844,052 44
36. (c) On unsecured debts: Principal, \$98,670.02	.....	98,670 02

D.—Receipts from Real Estate.

39. (a) Proceeds of stock in trade sold	.....	7,574 82
40. (b) Received to pay interest and dividends on debentures and shares of various companies	.....	1,672,157 24
Totals	.....	\$2,622,454 52

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
	Col. 1.	Total Col. 4.
(b) Loaned on or invested in other securities, viz.:		
2. (i) Invested in securities of British Government, railways, electric railways, electric light, gas or water power companies and industrial companies	\$975,325 92	\$975,325 92
4. (iii) Loans on railways, electric railways, electric light, gas or water companies and industrial companies .....	.....	4,117,199 99
B.—Expended on Stock Account.		
8. Dividends paid on permanent stock	53,075 66	53,075 66
C.—Borrowed Money other than foregoing) or interest thereon paid, viz.:		
18. (a) Bank account (principal and interest)	47,398 68	967,198 67
19. (b) Deposits: Principal, \$486.67; interest, \$10.07	10 07	496 74
D.—Management Expenses (other than foregoing).		
25. (a) Salaries, wages, fees	28,420 81	
26. (b) Commission on brokerage	2,326 63	
28. (d) Stationery, postage, printing and advertising	4,995 70	
29. (e) Law costs	2,828 34	
30. (f) Fuel, rent, taxes and rates	25,841 38	
32. (h) Registration fees	1,906 83	
33. (i) Other management expenditure	4,400 53	
		70,720 22
E.—Other Expenditures, viz.:		
34. (a) Loans repaid (principal and interest)	3,601 17	1,484,925 09
35. (b) Payments for goods supplied and services rendered to sundry companies .....	.....	30,984 79
36. (c) Bank deposits .....	.....	5,382 53
F.—Balance.		
37. (a) Cash on hand and in banks .....	.....	297,809 00
Totals	\$1,150,131 72	\$8,003,118 61

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

B.—Other Expenditures.

52. (c) Debts or obligations wholly or partly paid: Principal, \$926,307.03; interest, none	\$926,307 03
53. (d) Interest and dividends on debentures and shares of various companies	1,672,157 24
53a. (e) Surplus receipts carried to section I. (contra), no separate banking accounts being kept	23,990 25
Total	\$2,622,454 52

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916, \$681,333.34.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$528,895.26.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, 2 1-16%; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) 6%; (b) 4 2-3%.
 - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation none are on realty situate in Ontario, and \$60,085.32 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none are on realty situate in Ontario, and none are on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, \$7,219.49.
 - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., none; Amount, none.
 - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$98,900.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Once a year, for the purposes of annual accounts, and every three months for the information of the directors.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: None specifically, but all the officers and staff are insured generally to the extent of \$97,333.33.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? By Lloyds.
13. Date when the accounts of the Corporation were last audited? To year ended 30th April, 1915.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):
For 1915: Robertson, Hill & Co., Chartered Accountants, London, Eng.
For 1916: Robertson, Hill & Co., Chartered Accountants, London, Eng.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively: Preference dividends were paid on 15th of April and 15th October, 1915, at 5% per annum; no dividends were paid on the preferred, ordinary and deferred ordinary shares.
16. What is the date appointed for the Annual Meeting? Within a period of not more than fifteen months after the date of the last preceding Annual General Meeting. Date of last Annual Meeting? 23rd June, 1915.
17. Special General Meetings held in 1915: None.

CAPITAL TRUST CORPORATION, LIMITED

Head Office: Ottawa, Ont.

CONSTATING INSTRUMENTS.

The Capital Trust Corporation, Limited, was incorporated in 1912 by special Act of the Parliament of the Dominion of Canada (2 Geo. V., C. 81).

Registered on the Trust Companies' Register on the 13th day of November, 1913, to transact business in the Province of Ontario, with powers restricted to the provisions of the Loan and Trust Corporations Act.

ANNUAL STATEMENT

Of the condition and affairs of the Capital Trust Corporation, Limited, of Ottawa, Ontario, at the 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 29 Sparks Street, in the City of Ottawa, in the Province of Ontario.

The Board is constituted of twenty-four directors, holding office for the term of one, two and three years.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows:

M. J. O'Brien, President, Renfrew, Ont.;	June 26th, 1913; February, 1916.	
Dennis Murphy, Vice-President, Ottawa, Ont.;	"	"
Hon. S. N. Parent, Vice-President, Ottawa, Ont.;	Feb. 10th, 1914;	1917.
R. P. Gough, Vice-President, Ottawa, Ont.;	June 26th, 1913;	" 1916.
A. E. Corrigan, Vice-President, Ottawa, Ont.;	Feb. 9th, 1915;	" 1918
T. P. Phelan, Director, Toronto, Ont.;	June 26th, 1913;	" 1916.
J. J. Lyons, Director, Toronto, Ont.;	"	"
A. E. Provost, Director, Ottawa, Ont.;	"	"
E. W. Tobin, Director, Bromptonville, Que.;	Feb. 9th, 1915;	" 1918.
W. P. O'Brien, Director, Montreal, Que.;	"	"
M. Connolly, Director, Montreal, Que.;	"	"
Hugh Doheny, Director, Montreal, Que.;	"	"
Edward Cass, Director, Winnipeg, Man.;	"	"
Gordon Grant, Director, Ottawa, Ont.;	"	"
Hon. Wm. McDonald, Director, Glace Bay, N.S.;	Feb. 10th, 1914.	" 1917.
Hon. R. G. Beazley, Director, Halifax, N.S.;	"	"
W. J. Poupore, Director, Montreal, Que.;	"	"
Hon. C. P. Beaubien, Director, Montreal, Que.;	"	"
E. Fabre Surveyor, Director, Montreal, Que.;	"	"
L. G. McPhillips, Director, Vancouver, B.C.;	"	"
Lt.-Col. D. R. Street, Director, Ottawa, Ont.;	"	"
B. G. Connolly, Manager, Ottawa, Ont.;		
E. T. B. Pennefather, Secretary, Ottawa, Ont.;		

A.—Permanent Capital Stock: Total amount authorized, \$2,000,000; total amount subscribed, \$638,600.00, as more particularly set out in Schedule A. hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Act of Private Acts.

Description.	Total amount issued and subsisting at 31st December, 1915.			Total amount of actual payments thereon.	Total amount unpaid on calls.
	No. of shares.	Par value.	Total amount held.		
Subject to 10 calls at 30 days	6,386	\$ 100	\$ 638,600	\$ c. 288,214 20	\$ c. 350,385 80

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Capital and Liabilities.

I.—Capital (Liabilities to Stockholders or Shareholders.)

A.—Permanent Stock or Shares.

*1. (a) Ordinary joint stock fully called: Total called, \$638,600.00, on which has been paid	\$288,214 20
5. (e) Unappropriated profits on (1)	6,871 61

Liabilities to the Public.

41. Other liabilities to the public, viz.:	
42. (a) Sundry accounts	1,584 51
Total actual liabilities	\$296,670 32

II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:	
50. (a) Principal guaranteed	} \$146,541 41
51. (b) Interest guaranteed	
56. (c) Other contingent liabilities, estates, trusts, agencies, etc.	482,560 05
Total contingent liabilities	629,101 46
Gross total liabilities, actual and contingent	\$925,771 78

*For ten consecutive 30 day calls.

BALANCE SHEET.—Continued.

Cr.	Assets.	
I.—Assets of which the Corporation is the Beneficial Owner		
B.—Debts Secured by Mortgages of Land.		
9. (a) Debts (other than item 10) secured by mortgages of land	\$100,150 00	
11. (c) Interest due and accrued on (9) and not included therein	5,701 97	
		\$105,851 97
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (b) Debts secured by Municipal bonds or debentures . .	\$131,776 34	
19. (g) Debts secured by stocks, or bonds of other governments	24,500 00	
20. (h) Debts secured by permanent stock or shares of the Corporation	1,102 50	
26. (h) Interest due or accrued on item (14) (25) and not included therein	5,015 23	
		162,394 07
D.—Unsecured Debts.		
27. (a) Sundry accounts, fees, due, etc.		8,071 20
E.—Cash.		
31. (a) On hand and in bank		13,344 92
F.—Assets not hereinbefore mentioned.		
37. (a) Office furniture, stationery, etc.	\$4,126 11	
38. (b) Organization expenses	2,701 50	
39. (c) Accrued interest on bank balances	180 55	
		7,008 16
Total of assets owned beneficially by Corporation		\$296,670 32
II.—Assets not Owned Beneficially by Corporation, but for which the Corporation is Accountable.		
A.—As Guarantor.		
(a) Mortgage securities:		
43. (i) Principal		29,759 70
(b) Other securities:		
45. (i) Principal		77,829 00
B.—As Trustee, Representative, Guardian or Agent (without guarantee).		
(b) Other securities:		
49. (i) Principal		456,079 60
52. (d) Uninvested trust funds		65,433 16
Total assets II.		\$629,101 46
Gross total assets I. and II.		\$925,771 78

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1914.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. Cash:			
2. (i) On hand		\$46 56	
3. (ii) In bank		16,550 84	\$16,597 40

B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on joint stock permanent capital...		\$52,915 00	
5. (b) Premiums on (4)	\$6,110 00		59,025 00

C.—Receipts on Account of Investments, Loans or Debts.

(a) On mortgages of Realty:			
10. (i) Principal		5,750 00	
11. (ii) Interest	6,368 61		12,118 61
(b) On other securities:			
12. (i) Principal		1,392 09	
13. (ii) Interest or dividends	10,643 70		12,035 79
(c) Unsecured debts:			
14. (i) Principal			

E.—Miscellaneous.

18. (a) Commission, brokerage	3,956 05		
19. (b) Premiums or bonus on loans	192 50		4,148 55

G.—Receipts from Other Sources.

30. (a) Sundry suspense items			14,615 58
Totals	\$27,270 86	\$91,270 07	\$118,540 93

II.—Received as a Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balance from 31st December, 1914.

(b) Cash:

	(Col. 1.)	(Col. 2.)	(Col. 4.)
32. (i) On hand		\$345 66	
33. (ii) In bank		43,199 95	\$43,545 61

B.—Received on Account of Investments, Loans or Debts.

34. (a) On mortgages: Principal, \$2,159.10; interest, \$1,320.16	\$1,320 16	2,159 10	3,479 26
35. (b) On other securities: Principal, \$10,095.44; interest, \$3,133.28	3,133 28	10,095 44	13,228 72
36. (c) On unsecured debts: Principal, \$1,162.64		1,162 64	1,162 64

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

C.—Receipts from Real Estate.			
37. (a) Sales . . . . .	.....	23,203 85	23,203 85
38. (b) Rents	3,987 34	.....	3,987 34
D.—Receipts from other sources, viz.:			
39. (a) Guaranteed funds	2,111 70	233,539 33	235,651 03
40. (b) Estates, trusts and agencies . . . . .	.....	53,496 49	53,496 49
Totals	\$54,098 09	\$323,656 85	\$377,754 94

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
	(Col. 1.)	(Col. 3.)	(Col. 4.)
1. (a) Loaned on mortgages of realty . . . . .	.....	\$11,476 35	\$11,476 35
(b) Loaned or invested in other securities, viz.:			
2. (i) Municipal and school debentures . . . . .	.....	45,191 29	
3. (ii) Unsecured . . . . .	.....	9,170 40	54,361 69
(c) Insurance or taxes advanced on property mortgaged to Corporation, ...	1 44	.....	1 44
C.—Borrowed Money (other than foregoing), or Interest Thereon Paid, viz.:			
24. (g) Guarantees paid: Principal, —; interest	\$3,633 98	.....	3,633 98
D.—Management Expenses (other than foregoing).			
25. (a) Salaries, wages and fees	\$15,747 56		
26. (b) Commission or brokerage	4,654 66		
28. (d) Stationery, postage, printing and advertising	3,055 73		
29. (e) Law costs	112 80		
30. (f) Fuel, rent, taxes	2,325 82		
31. (g) Travelling expenses	768 86		
32. (h) Registration fees	220 13		
33. (i) Other management expenditure	1,689 35		
			28,574 91
E.—Other Expenditures, viz.:			
34. (a) Cancelled stock (returned) . . . . .	.....	\$1,190 00	
35. (b) Office furniture . . . . .	.....	99 53	
36. (c) Sundry suspense items . . . . .	.....	5,858 11	
			7,147 64
F.—Balance.			
37. (a) Cash on hand and in bank . . . . .	.....	13,344 92	13,344 92
Totals	\$32,210 33	\$86,330 60	\$118,540 93

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1915.

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty	\$15 20	\$13,134 30	13,149 50
(b) Loaned or invested in other securities, viz.:			
43. (i) Debentures		65,201 54	65,201 54
(b) Incumbrances on Realty Paid off, viz.:			
48. (i) Principal		3,202 50	3,202 50

B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate, trust or agency	6,798 10	.....	6,798 10
51. (b) Rents, taxes and rates	17,519 17	.....	17,519 17
52. (c) Debts or obligations wholly or partly paid: Principal, \$47,602 21; interest, \$530.00	530 00	47,602 31	48,132 31
53. (d) Guaranteed investments	419 02	157,999 64	158,318 66

C.—Balance.

54. (a) Cash on hand and in banks .....	.....	65,433 16	65,433 16
Totals	\$25,281 49	\$352,473 45	\$377,754 94

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of Debentures maturing in 1916: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916: None.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, none; on debentures, none; on debenture stock. On guaranteed investments about 4½%.
5. Average rate of interest per annum received by the Corporation during 1915: (a) On mortgages of realty; (b) on other securities.
(i) Owned beneficially by the Corporation: (a) 7.21%; (b) 6.25%.
(ii) Not owned beneficially: (a) 7.70%; (b) 7.20%.
6. Of the mortgages owned beneficially by the Corporation, \$40,650.00 is on realty situate in Ontario, and \$59,500.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$25,950.00 is on realty situate in Ontario, and \$3,800.00 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
(i) Funds or securities owned beneficially, none.
(ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
(i) Owned beneficially, No., none; amount, none.
(ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, \$180,815.00.
(ii) Not so owned, \$84,460.00.
11. How often are the securities held by the Corporation valued: Yearly.

12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? \$21,000.00 on staff and officers.
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? December 31st, 1915.
14. Names and addresses of the auditors respectively for 1915 and for 1916 (if appointed):
For 1915: J. F. Cunningham, F.C.A. (Can.)
For 1916:
15. What were the dividend days of the Corporation 1915 and what rate or rates of dividend were paid on those days respectively? . None.
16. What is the date appointed for the Annual Meeting? 2nd Tuesday in February.
Date of last Annual Meeting? February 9th, 1915.
17. Special General Meetings held in 1915: Dates, none.

THE STERLING TRUSTS CORPORATION.

Head Office. Toronto, Ontario.

CONSTATING INSTRUMENTS.

The Sterling Trusts Corporation was incorporated by Special Act of the Parliament of Canada, 1-2 Geo. V., chap. 144.

The original head office of the Company was at Regina, in the Province of Saskatchewan.

By Order-in-Council (D), head office was changed to the City of Toronto, in the Province of Ontario.

Registered on the Trust Companies Register, 1st December, 1913.

ANNUAL STATEMENT

Of the condition and affairs of The Sterling Trusts Corporation, of Toronto, as at 31st December, 1915, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 80 King Street East, in the City of Toronto, and Province of Ontario.

The Board is constituted of twelve directors holding office for the term of one year.

The directors and chief executive officers of the Corporation at 31st December, 1915, were as follows, together with their respective terms of office:

W. S. Dinnick, President, Toronto, Ont.:	22nd April, 1915; 28th February, 1916.
E. D. McCallum, Vice-President, Regina, Sask.;	" "
J. Firstbrook, Vice-President, Toronto, Ont.;	" "
Earl of Clarendon, Director, Pickering, Ont.;	" "
A. H. Tasker, Director, Regina, Sask.;	" "
Alec. Clark, Director, Regina, Sask.;	" "
F. L. Jones, Director, Toronto, Ont.;	" "
N. H. Stevens, Director, Chatham, Ont.;	" "
W. L. Horton, Director, Goderich, Ont.;	" "
Dr. E. Jessop, M.P.P., Director, St. Catharines, Ont.;	" "
J. W. Scott, Director, Listowel, Ont.;	" "
H. Waddington, Managing Director, Toronto, Ont.;	" "
J. G. Langton, Secretary, Toronto, Ont.	" "

A.—Permanent capital stock: Total amount authorized, \$1,000,000.00 Total amount subscribed, \$1,000,000.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		\$	\$ c.	\$ c.	\$ c.
1. Fully called.....	2,132	100	.....	213,200 00	.....
2. Partly paid.....	7,122	100	.....	148,703 50	563,496 50
3. Subscribed on which pay- ment on par value have not been made.....	746	100	.....	.....	74,600 00
Totals	10,000	.....	.....	361,903 50	638,096 50

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1915.
(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$213,200; total paid thereon	\$213,200 00	
2. (b) Ordinary joint stock capital, — per cent. called: Total subscribed, \$768,800; total paid thereon..	148,703 50	
5. (c) Unappropriated profits in respect of (1) and (2)....	7,793 03	
6. (f) Reserve fund in respect of (1) and (2)	40,000 00	
		\$409,696 53

Liabilities to the Public.

42. (a) Charges against capital securities guaranteed to company	\$15,319 84	
43. (b) Reserved for unrealized profits in trust securities..	889 76	
44. (c) Sundry unpaid accounts	1,625 58	
		17,835 18
Total actual liabilities		\$427,531 71

II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable		
50. (a) Principal guaranteed	\$486,946 07	
55. (d) Trust funds uninvested not bearing interest and not guaranteed	10,536 43	
56. (e) Other contingent liabilities, assets, on hand for realization and administration	2,735,075 40	
Total contingent liabilities		\$3,232,557 90
Gross total liabilities, actual and contingent		\$3,660,089 61

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

1. (a) Office premises situate as follows:		
(i) Regina, Sask., held in freehold....	\$75,921 99	
Less owing	11,211 86	
		\$64,710 13
5. (b) Freehold land (including buildings)	4,930 51	
		\$69,640 64

B.—Debts Secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land and other securities on land	\$255,002 39	
11. (c) Interest due and accrued on (9)	3,257 05	
		258,259 44

E.—Cash.

32. (b) On hand and in banks	21,905 54
------------------------------------	-----------

F.—Assets not hereinbefore mentioned.

37. (a) Sundry debtors	\$22,949 77	
38. (b) Sundry investments	54,776 32	
		77,726 09

Total assets owned beneficially by Corporation \$427,531 71

BALANCE SHEET.—Continued.

II.—Assets Not Owned Beneficially by Corporation, but for which the Corporation is Accountable.

A.—As Guarantors.

(a) Mortgage securities:			
43.	(i) Principal	\$55,712 00	
(b) Other securities:			
45.	(i) Principal	429,922 54	
			\$485,634 54
B.—As Trustee, Representative, Guardian or Agent (without guarantee).			
(a) Mortgage securities:			
47.	(i) Principal	\$242,175 00	
(b) On other securities:			
49.	(i) Principal	712,000 00	
51.	(c) Unsecured debts inventoried value of unrealized original assets of estates	1,775,279 57	
52.	(d) Uninvested trust funds	17,468 79	
			2,746,923 36
Total of assets II.			\$3,232,557 90
Gross total assets I. and II.			\$3,660,089 61

CASH ACCOUNT.

Receipts for the year ending 31st December, 1915.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1914.

	Col. 1.	Col. 3.	Col. 4
3. (ii) In bank			\$8,464 57
B.—Sums received wholly or partly on Capital Stock; par value, \$100 per share.			
4. (a) Calls on joint stock, permanent capital			48,372 50
C.—Receipts on account of Investments, Loans or Debts.			
(a) On mortgages of realty:			
10. (i) Principal		\$9,890 72	
11. (ii) Interest	\$5,296 25		
(b) On other securities:			
12. (i) Principal		20,662 01	
13. (ii) Interest or dividends	12,394 51		
(c) Unsecured debts:			
14. (i) Principal		840 00	
			49,083 49

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1915.

E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	\$10,046 37	
19. (b) Premiums or bonus on loans	44 00	
		\$10,090 37

F.—Borrowed Money.

25. (a) Bank or other advances		500 00
--------------------------------------	--	--------

G.—Receipts from Other Sources.

30. (a) Rents	\$822 00	
(b) Miscellaneous receipts	\$4,400 44	
(c) Temporary loans repaid	5,419 08	
		10,641 52
Total		\$127,152 45

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balance from 31st December, 1914.

32. (i) On hand	\$31,798 87
33. (ii) In bank	11,642 12

B.—Receipts on account of Investments, etc.

34. (a) Mortgages: Principal, \$4,114.30; interest, \$1,123.39	\$1,123 39	\$4,114 30	
35. (b) On other securities: Principal, \$61,008.27; interest, \$15,620.87	15,620 87	61,008 27	
			\$81,866 83

C.—Receipts from Real Estate.

38. (b) Rents	\$9,399 80	
		9,399 80

D.—Receipts from other sources, viz.:

39. (a) Sundry collections estates and agencies	\$182,190 80	
40. (b) Receipts for investment	3,644 00	
41. (c) Overdraft, Union Bank, Toronto	1,311 53	
Miscellaneous receipts	1,870 29	
		189,016 62
Total		\$323,724 24

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1915.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	Col. 3.	Col. 4.
1. (a) Loaned on mortgages of realty		\$10,799 24	
(b) Loaned or invested in other securities			
2. (i) Invested in accounts for sale		1,196 67	
3. (ii) Advances on guaranteed securities and trusts.		39,779 01	
4. (iii) Temporary advances to clients		5,564 99	
7. (d) Incumbrances on realty paid off		16,005 39	
(e) Insurance or taxes advanced on property mortgaged to the Corporation		135 99	
			\$73,481 29

D.—Management Expenses (other than fore-
going).

25. (a) Salaries, wages and fees	\$14,127 19		
28. (d) Stationery, postage, printing and ad- vertising	3,802 95		
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	9,821 32		
31. (g) Travelling expenses	229 28		
32. (h) Registration fees	54 50		
33. (i) Other management expenditure	96 25		
			\$28,131 49

E.—Other Expenditure, viz.:

34. (a) Exchange and commissions	\$135 90		
35. (b) Miscellaneous		\$3,498 23	
			3,634 13

F.—Balance.

37. (a) Cash on hand and in bank and loan company.....			21,905 54
Total			\$127,152 45

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

	Col. 1.	Col. 3.	Col. 4.
42. (a) Loaned on mortgages of realty		\$10,744 34	
(b) Loaned and invested on or in other securities;			
43. (i) Collections returned to clients... ..		136,525 13	
44. (ii) Miscellaneous expenditures		1,577 30	
(b) Incumbrances on realty paid off, viz.:			
48. (i) Principal		16,665 16	
49. (ii) Interest	\$12,532 02		
			\$178,043 95

B.—Other Expenditures.

CASH ACCOUNT.—Continued.

50. (a) Commission or remuneration paid for management of estate, trust or agency (including item 26)	\$3,575 34	
51. (b) Rents, taxes and rates	1,773 45	
52. (c) Debts or obligations wholly or partly paid (principal)	61,952 22	
53. (d) Trust investment receipts retired	31,254 27	28,952 66
		<u>127,507 94</u>

C.—Balance.

54. (a) Cash in various banks and loan company	\$18,172 35
Total	<u>\$323,724 24</u>

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

1. Amount of debentures maturing in 1916: Issued in Canada, none; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1916: Office site, \$11,211.86.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1916, \$122,397.31.
4. Average rate of interest per annum paid by the Corporation during 1915: On deposits, —; on debentures, —; on debenture stock, —.
5. Average rate of interest per annum received by the Corporation during 1915:
 - (a) On mortgages of realty; (b) On other securities.
 - (i) Owned beneficially by the Corporation: (a) $7\frac{1}{2}\%$; (b) $7\frac{1}{2}\%$.
 - (ii) Not owned beneficially: (a) 7% ; (b) 7% .
6. Of the mortgages owned beneficially by the Corporation, \$90,951.09 is on realty situate in Ontario, and \$164,051.30 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1915, viz.:
 - (i) Funds or securities owned beneficially, \$4,930.51.
 - (ii) Not so owned, —.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1915, viz.:
 - (i) Owned beneficially: No., 21; Amount, \$4,661.58.
 - (ii) Not so owned: No., —; Amount, —.
10. Aggregate market value of land mortgaged to the Corporation:
 - (i) Mortgages owned beneficially, \$400,000.00.
 - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Once in two or three years.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: All of the officers, for a total of \$7,500.00.
 (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited 31st December, 1915.
14. Names and addresses of the auditors respectively for 1915, and for 1916 (if appointed):
 For 1915: A. C. Neff & Co., Toronto; G. C. Rooke, Regina.
 For 1916: A. C. Neff & Co., Toronto; G. C. Rooke, Regina.
15. What were the dividend days of the Corporation in 1915 and what rate or rates of dividend were paid on those days respectively:
16. What is the date appointed for the Annual Meeting? 28th February, 1916. Date of last Annual Meeting? 22nd February, 1915.
17. Special General Meetings held in 1915: None.

COMPARATIVE TABLES

SHOWING

LIABILITIES, ASSETS, RECEIPTS AND EXPENDITURES, ETC.

COMPARATIVE

Showing Liabilities

Liabilities and Assets.	Loan Companies having only permanent stock.		Loan Companies having only permanent stock
	1914.	1915.	1914.
Capital Stock.	\$ c.	\$ c.	\$ c.
Capital authorized (permanent).....	106,629,102 19	106,329,102 19	.....
Capital subscribed (permanent).....	55,117,547 19	54,847,317 19	1,549,600 00
Capital subscribed (terminating).....			1,162,210 00
Liabilities.			
Liabilities to Shareholders:			
Permanent.... { Stock fully paid up	31,164,250 56	41,214,928 18	884,200 00
{ Prepaid.....	89,501 76	113,822 98	.....
{ Stock paid up in part	11,195,275 53	1,649,644 31	362,596 41
Terminating.... { Stock fully paid			138,411 68
{ Prepaid.....			244,901 21
{ Instalment stock.....			478,756 56
Reserve fund	22,960,541 79	24,959,212 77	33,844 55
Dividends declared and unpaid.....	957,540 53	1,122,897 90	5,964 68
Contingent fund.....	239,663 35	262,690 41	62,057 62
Unappropriated profits.....	2,925,027 15	1,540,433 69	92,697 58
Profits on terminating stock			45 00
Other liabilities to shareholders.....	554 64		
Total liabilities to shareholders.....	69,532,355 31	70,863,630 24	2,303,475 29
Liabilities to the public:			
Deposits	21,737,913 28	22,412,199 08	244,394 67
Interest on deposits.....	425,048 56	185,307 00	9,864 88
Debentures payable in Canada.....	21,116,449 50	23,431,006 88	2,150,177 71
Debentures payable elsewhere.....	76,455,353 43	76,272,865 65	.....
Debenture stock	1,262,010 00	1,792,777 48	38,228 64
Interest on debentures and debenture stock	949,354 36	961,904 43	1,040 00
Due on loans in process of completion.....	254,088 83	180,935 02	5,034 77
Borrowed on mortgages and on other securities.....	61,094 86		2,004 57
Owing to banks.....	262,753 54	35,612 74	51,353 60
Other liabilities to public	332,010 44	369,483 80	
Total liabilities to public.....	122,664,077 59	125,642,112 08	2,502,698 84
Contingent liabilities			
Grand total liabilities to shareholders and public ...	192,396,432 90	196,505,742 32	4,806,174 13
Assets.			
Debts secured by mort- / Mortgages of realty	156,290,793 52	152,869,923 01	4,310,522 84
gages of land..... { Mortgaged land held for sale.....	246,973 47	399,551 22	41,435 86
Interest.....	1,656,738 39	1,864,238 69	16,162 87
Debts secured by:			
Municipal debentures and debenture stock	4,596,637 52	3,104,887 54	121,540 79
Government securities		1,461,604 41	36,504 61
Shareholders' stock	852,300 79	816,217 74	35,116 02
Stocks, bonds and securities, other than foregoing	15,873,127 79	18,967,390 18	16,309 14
Office premises	3,204,534 58	3,679,296 62	15,054 78
Freehold land.....	614,195 26	576,522 82	6,580 60
Office furniture.....	62,722 17	62,438 28	204,126 73
Cash	8,257,223 83	11,814,229 42	2,819 89
Other assets.....	741,195 58	889,442 39	
Balance—profit and loss.....			
Total assets owned beneficially.....	192,396,432 90	196,505,742 32	4,806,174 13
Assets not owned beneficially			
Grand total of assets	192,396,432 90	196,505,742 32	4,806,174 13

TABLES.

and Assets.

ies having ter- as well as per- or having ter- stock only.	Loaning Land Companies.		Trust Companies.		Grand Totals.	
1915.	1914.	1915.	1914.	1915.	1914.	1915.
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
.....	15,530,000 00	10,530,000 00	30,348,900 00	30,348,900 00	152,508,002 12	147,208,002 19
1,552,800 00	5,655,510 00	4,547,500 00	18,633,100 00	18,689,700 00	80,958,757 15	79,637,317 19
1,199,770 00	.....	.....	.....	.....	1,162,210 00	1,199,770 00
.....						
888,200 00	3,865,000 00	3,000,000 00	10,327,552 30	12,396,935 98	46,301,002 86	57,500,064 16
.....	.....	.....	956,425 52	979,422 44	1,045,927 25	1,092,245 42
384,271 53	361,660 16	865,000 00	3,807,504 54	2,068,785 60	15,727,036 64	4,947,701 44
.....						
131,960 00	.....	.....	.....	.....	138,411 69	131,960 00
266,490 62	.....	.....	.....	.....	244,901 21	266,490 62
513,766 44	2,773,666 67	2,823,666 67	7,019,189 62	7,068,871 88	33,232,154 64	35,365,517 76
33,952 77	50,452 09	25,185 06	275,289 42	280,980 46	1,317,126 59	1,463,016 19
5,964 68	95,993 12	87,661 78	22,500 00	75,000 00	364,121 15	431,316 67
92,525 38	889,102 63	914,270 96	1,201,723 76	969,854 21	5,077,911 16	3,517,084 24
64,026 68	.....	.....	.....	.....	92,697 58	64,026 68
45 00	.....	.....	27,713 02	27,863 50	28,312 66	27,908 50
.....						
2,361,203 10	8,035,874 67	7,715,784 47	23,697,898 18	23,867,714 07	103,569,603 45	104,808,331 68
.....						
312,395 56	408,245 75	456,304 92	488 86	.....	22,391,642 56	23,180,899 56
7,707 54	3,669 97	3,594 52	.....	.....	438,583 41	126,609 06
2,188,889 26	1,459,849 17	1,022,390 00	.....	.....	24,726,476 28	26,642,486 14
.....	1,009,970 40	1,402,667 09	.....	.....	77,465,323 85	77,675,532 74
.....	.....	.....	.....	.....	1,262,010 99	1,792,777 48
1,39,368 81	16,058 29	16,400 69	.....	.....	1,003,641 29	1,017,673 93
.....	.....	.....	47,733 43	270,283 02	302,862 06	451,218 04
5,047 33	1,260,663 73	.....	.....	35,583 33	1,334,793 36	40,630 66
.....	48,000 00	1,207,983 56	2,779,216 56	1,413,793 70	3,083,674 67	2,657,110 00
1,321 15	98,901 01	110,989 00	4,117,736 43	2,738,983 74	4,600,001 48	3,229,777 69
.....						
2,554,729 65	4,305,358 32	4,220,529 78	6,936,875 28	4,458,643 79	136,609,010 03	136,876,015 30
.....						
.....	.....	.....	305,002,125 30	350,248,048 68	305,002,125 30	350,248,048 68
4,915,932 75	12,341,232 99	11,936,314 25	335,636,898 76	378,574,406 54	545,180,738 78	591,932,395 86
.....						
4,504,284 72	1,905,919 74	2,454,305 20	7,989,446 77	7,815,053 63	170,496,682 87	167,643,566 56
38,043 45	.....	.....	78,615 38	64,717 75	367,024 71	502,212 42
17,627 13	175,122 61	258,638 20	629,294 27	705,912 27	2,477,318 14	2,846,416 29
.....						
110,972 69	12,000 00	141,307 92	489,199 00	407,502 11	5,219,367 31	3,764,670 26
500 00	.....	24,333 34	217,198 00	301,436 04	217,198 00	1,787,873 79
40,713 11	14,022 37	.....	.....	7,216 50	902,827 77	864,147 35
13,909 10	6,699,330 21	5,946,007 62	15,757,155 81	8,754,501 99	38,364,729 83	33,681,608 88
16,327 34	20,000 00	20,000 00	2,042,025 88	1,828,104 79	5,282,869 60	5,543,728 75
23,667 37	2,834,556 17	2,707,323 15	987,113 02	1,368,250 17	4,450,919 23	4,675,763 51
6,573 10	611 18	.....	45,302 60	48,303 02	115,216 55	117,314 40
124,755 16	258,330 30	182,258 10	1,629,014 68	1,400,264 34	10,348,695 54	13,525,507 02
11,559 58	59,680 25	202,140 72	770,408 05	5,554,269 42	1,574,103 77	6,660,412 11
.....	361,660 16	.....	.....	70,825 84	361,660 16	70,825 84
.....						
4,915,932 75	12,341,232 99	11,936,314 25	30,634,773 46	28,326,357 86	240,178,613 48	241,684,347 18
.....						
.....	.....	.....	305,002,125 30	350,248,048 68	305,002,125 30	350,248,048 68
4,915,932 75	12,341,232 99	11,936,314 25	335,636,898 76	378,574,406 54	545,180,738 78	591,932,395 86

COMPARATIVE

Showing Receipts

Receipts and Expenditure.	Loan Companies having only permanent stock.		Loan Companies having permanent stock
	1914.	1915.	1914.
Receipts.			
Received by the Corporation for its own use.	\$ c.	\$ c.	\$ c.
Cash Balance 31st December, 1913-1914.....	5,767,554 82	6,378,059 45	55,729 81
Received from shareholders during the year.....	2,178,073 59	304,574 27	87,917 57
Received from borrowers } (principal and interest)	41,489,991 72	31,585,174 75	769,193 95
and investments			
Real estate..... { Rents	146,032 93	98,189 98	815 58
	Sales	341,031 45	
Bank advances.....	365,692 03	89,632 21	2,004 57
Borrowed money.....			25,000 00
Received from depositors during the year.....	53,924,306 33	44,376,681 59	652,414 27
for guaranteed investments.....			
Debentures issued during the year.....	12,340,138 24	9,956,241 05	760,895 21
Debenture stock	55,642 20		
Bank interest	92,883 28	67,817 64	82 72
Miscellaneous.....	1,055,022 03	172,770 15	5,663 03
Terminating converted into Permanent stock.....			3,625 00
Totals	117,353,105 57	93,270,172 57	2,363,341 71
II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.			
Cash Balance, 31st December, 1913-1914.....			
Received from borrowers during the year.....			
Real estate..... { Rents			
	Sales		
Money received for investment.....			
Other receipts.....			
Totals.....			
Grand total receipts.....	117,353,105 57	93,270,172 57	2,363,341 71
Expenditure.			
I.—Expended on Corporation Account.			
Loaned during the year on mortgages.....	22,340,627 08	11,186,339 86	137,244 89
Loaned during the year on other securities.....	15,107,201 32	12,059,441 42	180,245 70
Real estate purchased and incumbrances paid off.....	295,237 24	283,710 60	1,134 79
Insurance and taxes advanced.....	111,257 78	120,104 24	94 15
Dividends..... { Permanent.....	3,112,419 69	2,895,466 12	78,082 00
	Terminating.....		
Repaid bank.....	354,230 67		4,440 74
Repaid borrowed money.....			84,229 96
Deposits paid off (principal and interest).....	53,233,154 15	42,978,455 49	640,422 38
Debentures paid off.....	14,129,303 79	12,663,358 66	843,201 02
Debenture stock paid off.....	67,030 16	35,348 41	
Paid for withdrawn, converted, matured or retired stock.....			122,395 59
Cost of management.....	1,718,429 94	1,562,115 23	59,239 73
Guaranteed investments.....			
Other.....	604,460 20	1,296,718 40	8,384 00
Balance, cash 31st December, 1914-1915.....	6,279,753 55	8,249,211 14	204,126 70
Totals	117,353,105 57	93,270,172 57	2,363,341 71
I.—Expended on Trust or Agency Account.			
Loaned during the year on mortgages.....			
Loaned during the year on other securities.....			
Repayment of trust funds.....			
Real estate purchased and encumbrances paid off.....			
Other.....			
Balance 31st December, 1914-1915.....			
Totals			
Grand total expenditure.....	117,353,105 57	93,270,172 57	2,363,341 71

TABLES—Continued.

and Expenditure.

ies having ter- as well as per- or having ter- stock only.	Loaning Land Companies.		Trust Companies.		Grand Total.	
	1915.	1914.	1915.	1914.	1914.	1915.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
294,126 73	162,144 83	257,959 11	1,644,053 15	1,529,241 46	7,649,462 61	8,269,386 75
2,757 20			1,252,978 29	356,973 32	3,518,969 45	744,303 79
341,152 54	1,519,599 63	1,292,411 51	23,833,934 33	16,627,072 41	67,603,719 63	49,845,811 21
908 25	162,632 03	171,478 03	180,945 94	71,150 26	490,426 48	439,249 99
25 00	289,815 29	359,855 82	14,646 91	1,326,693 69	351,230 60	772,002 53
	505,033 27	79,042 13	4,961,529 08		5,834,258 95	1,495,368 06
	73,140 78	134,579 55	2,000 00	100,140 78	134,579 55	
425,374 20	698,943 23	496,742 38	8,107,786 96		63,323,450 78	45,298,798 17
				3,117,594 81		3,117,594 81
791,706 36	237,504 07	25,152 40			13,238,537 52	10,775,149 81
			8,954 65	7,478 90	55,642 20	
1,336 12	36,582 99	41,349 92	4,045,664 80	1,945,588 54	101,920 65	76,632 66
2,803 98					5,112,902 85	2,163,512 59
2,151 23					3,625 00	2,151 23
1,855,391 71	3,645,396 11	2,861,550 85	44,052,494 11	25,147,486 02	167,414,337 50	123,134,601 15
			8,954,793 61	13,462,867 27	8,954,793 61	13,462,867 27
			47,677,268 12	39,997,661 12	47,677,268 12	39,997,661 12
			1,228,074 61	1,414,116 17	1,228,074 61	1,414,116 17
			1,779,462 65	1,860,585 11	1,779,462 65	1,860,585 11
			69,880,782 51	57,672,785 64	69,880,782 51	57,672,785 64
			8,669,695 86	4,186,857 41	8,669,695 86	4,186,857 41
			138,190,077 36	118,594,872 72	138,190,077 36	118,594,872 72
1,855,391 71	3,645,396 11	2,861,550 85	182,242,571 47	143,742,358 74	305,604,414 86	241,729,473 87
110,624 30	178,119 33	80,231 56	4,630,018 02	1,772,387 71	27,286,009 32	13,149,583 43
26,216 18	496,513 19	859,277 75	17,034,983 77	5,229,385 23	32,819,043 98	18,176,325 58
	506,043 17	209,334 69	141,158 54	4,422,819 87	943,573 74	4,915,865 16
		2,269 00	169,400 16	283,217 30	280,752 09	405,630 04
74,908 99	284,509 77	259,083 32	979,320 25	949,548 81	4,454,331 73	4,179,007 24
4,320 00					4,320 00	
2,027 12	689,838 03	248,407 15	5,053,735 65	6,831,331 23	6,102,245 09	7,111,766 09
			285,008 93	287,428 91	369,238 89	287,928 90
447,757 96	691,501 12	463,213 37	8,071,984 05		62,637,061 70	43,889,426 62
864,572 28	274,167 19	286,872 14			15,246,672 00	13,754,703 18
					67,030 16	35,248 41
101,783 55					122,395 59	101,783 55
62,288 42	111,540 76	112,976 10	1,733,059 20	1,680,977 95	3,622,269 66	3,418,308 21
					2,032,901 07	2,032,901 07
30,095 74	130,191 89	178,346 17	4,454,979 32	307,704 63	5,198,015 41	1,812,924 94
128,755 16	282,971 66	181,539 00	1,128,846 20	1,299,223 32	8,265,648 14	9,858,728 62
1,855,391 71	3,645,396 11	2,861,550 85	44,052,494 11	25,147,486 02	167,414,337 50	123,134,601 15
			12,087,529 09	7,741,767 89	12,087,529 09	7,741,767 89
			27,626,097 46	14,032,749 45	27,626,097 46	14,032,749 45
			83,396,060 39	77,747,529 03	83,396,060 39	77,747,529 03
			940,336 92	1,086,946 96	940,336 92	1,086,946 96
			691,279 46	1,118,819 25	691,279 46	1,118,819 25
			13,448,774 04	16,867,460 14	13,448,774 04	16,867,460 14
			138,190,077 36	118,594,872 72	138,190,077 36	118,594,872 72
1,855,391 71	3,645,396 11	2,861,550 85	182,242,571 47	143,742,358 74	305,604,414 86	241,729,473 87

COMPARATIVE

Showing Miscel

Miscellaneous.	Loan Companies having only permanent stock.		Loan Companies having only permanent stock.
	1914.	1915.	1914.
Loans written off or transferred to real estate { Owned beneficially	\$ 340,429 76	\$ 629,302 42	\$ c.
Not so owned.....			
Debentures maturing during 1915-1916.....	14,307,180 14	13,987,941 67	606,790 52
Average rate of interest paid on:	per cent.	per cent.	per cent.
1. Deposits	3.5308	3.5871	5.60
2. Debentures	4.3334	4.5431	5.00
3. Debenture stock	4.0	4.0	
Average rate of interest received on:			
Mortgages of realty { Owned beneficially	6.975	7.107	6.24
Not so owned.....			
Other securities { Owned beneficially	5.715	5.823	6.30
Not so owned.....			
Number and amount of { Number ... Owned beneficially.....	803	1,086	.6
mortgages enforced. { Not so owned.....			
Amount ... Owned beneficially.....	\$1,314,839 96	\$1,958,499 58	9.05405
Not so owned.....			

TABLES.—Concluded.

laneous details.

ies having ter- as well as per- or having ter- stock only.	Loaning Land Companies.		Trust Companies.		Grand Totals.	
	1915.	1914.	1915.	1914.	1914.	1915.
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
8,298 38	21,251 88	.....	32,932 29	75,493 46	394,614 03	713,004 26
736,344 49	189,365 00	417,306 00	72,471 49	133,721 64	72,471 49	133,721 64
per cent.	per cent.	per cent.	per cent.	per cent.	per cent.	per cent.
5.60	3.5	3.50	.....	.....	15 097 535 66	15,141,451 16
5.125	4.377	4.381	.....	.....	4.119	4.229
.....	.....	.....	.....	.....	4.570	4.683
.....	.....	.....	.....	.....	4.0	4.0
6.64	6.24	6.28	7.003	6.913	6.614	6.735
.....	.....	.....	6.750	6.936	6.750	6.936
6.30	6.00	5.66	5.950	5.872	5.991	5.913
.....	.....	.....	5.928	5.822	5.928	5.822
6	none	None	24	69	833	1161
.....	.....	.....	264	243	264	343
\$14,900 00	none	None	\$11,181 53	\$197,140 53	\$1,365,075 54	\$2,169,840 11
.....	.....	.....	558,170 47	904,916 35	558,170 47	904,916 35

Orders-in-Council granted under R.S.O. 1897, c. 206, s. 8 (1), empowering the Courts to appoint Trusts Corporations as trustee, administrator, guardian, etc., without security.

[Revised and re-enacted by 8 Edw. VII. (1908), c. 43, s. 2; 2 Geo. V., chap. 34, s. 20.]

Name of Company.

1. Toronto General Trusts Corporation.
2. Trusts and Guarantee Company, Limited.
3. National Trust Company, Limited.
4. Canada Trust Company.
5. Union Trust Company, Limited.
6. Royal Trust Company.
7. Imperial Trusts Company of Canada.
8. Mercantile Trust Company of Canada, Limited.
9. Chartered Trust and Executor Company.
10. Canada Permanent Trust Company.
11. Sterling Trusts Corporation.
12. Capital Trust Corporation, Limited.

List of Loan Corporations whose debentures have been authorized by Orders-in-Council for purposes of investment by Trustees.

Name of Company.

1. Canada Landed and National Investment Company, Limited.
2. Toronto Savings and Loan Company.
3. British Mortgage Loan Company of Ontario.
4. Midland Loan and Savings Company.
5. London Loan and Savings Company of Canada.
6. Hamilton Provident and Loan Society.
7. Toronto Mortgage Company.
8. Crown Savings and Loan Company.
9. Oxford Permanent Loan and Savings Society.
10. Canadian Mortgage Investment Company.

List of Loan Corporations whose debentures have been authorized by Order-in-Council for purposes of investment by Trustees and with whom Trustees may deposit trust funds. R.S.O. 1897, c. 130, as amended by 62 V. (2nd sess.), c. 11, s. 32, and by 1 Edw. VII., c. 14, s. 1, and by 3 Edw. VII., c. 7, s. 25, and by 7 Edw. VII., c. 28, s. 1, and by 1 Geo. V., c. 26, s. 28; R.S.O. 1914, c. 121, s. 28-29.

Name of Company.

1. Canada Permanent Mortgage Corporation.
2. Guelph and Ontario Investment and Savings Society.
3. London and Canadian Loan and Agency Company, Limited.
4. Industrial Mortgage and Savings Company.
5. Victoria Loan and Savings Company.
6. Landed Banking and Loan Company.
7. Great West Permanent Loan Company.
8. The Huron and Erie Mortgage Corporation.
9. Central Canada Loan and Savings Company.
10. Oxford Permanent Loan and Savings Society.
11. East Lambton Farmers' Loan and Savings Company.
12. Lambton Loan and Investment Company.
13. Ontario Loan and Debenture Company.
14. Royal Loan and Savings Company.
15. Southern Loan and Savings Company.

LIST OF LOAN CORPORATIONS

LIST OF LOAN

Page.	Name of Company.	Chief Office in Ontario	Manager, Secretary or *Chief Agent
250	Brantford Trust Company (Limited)....	Brantford	W. G. Helliker
345	British Empire Trust Company (Limited)	Toronto	*Francis Charles Annesley
96	British Mortgage Loan Company of Ontario	Stratford	J. A. Davidson
20	Brockville Loan and Savings Company (Limited)	Brockville ...	L. C. Dargavel
24	Canada Landed and National Investment Company (Limited)	Toronto	Edward Saunders ...
29	Canada Permanent Mortgage Corporation	"	{ John Massey }
334	Canada Permanent Trust Company	"	{ R. S. Hudson }
			{ John Massey }
			{ R. S. Hudson }
261	Canada Trust Company	London	Hume Cronyn
34	Canadian Mortgage Investment Company	Toronto	F. W. G. Fitzgerald...
240	Canadian Northern Prairie Lands Company (Limited)	"	L. W. Mitchell
351	Capital Trust Corporation (Limited)....	Ottawa	B. C. Connolly
39	Central Canada Loan and Savings Company	Peterboro' ...	E. R. Wood (Toronto)
286	Chartered Trust and Executor Company ...	Toronto	John J. Gibson
100	Colonial Investment and Loan Company.	Toronto	A. J. Jackson
44	Credit Foncier Franco-Canadien, Montreal	"	*W. E. Long
49	Crown Savings and Loan Company	Petrolea	C. Egan
200	Dominion Permanent Loan Company....	Toronto	F. M. Holland
53	Dominion Savings and Investment Society	London	Nathaniel Mills
190	Dymont Securities, Loan and Savings Company	Barrie	S. Dymont
57	East Lambton Farmers' Loan and Savings Company	Forest	Newton Tripp
180	Edinburgh Canadian Mortgage Company, (Limited)	Toronto	*Wood, Gundy & Company
322	Fidelity Trusts Company of Ontario	London	W. J. Harvey
62	Frontenac Loan and Investment Society.	Kingston	Lt.-Col. S. C. McGill..
139	Great West Permanent Loan Company..	Toronto	*A. C. Mitchell
71	Grey and Bruce Loan Company	Owen Sound..	Wm. P. Telford
316	Guardian Trust Company (Limited)....	Toronto	W. S. Morden
66	Guelph and Ontario Investment and Savings Society	Guelph	John E. McElderry...
76	Hamilton Provident and Loan Society...	Hamilton ...	Donald M. Cameron ...
206	Home Building and Savings Association of Ottawa	Ottawa	A. H. Fitzsimmons....
81	Huron and Erie Mortgage Corporation.....	London	M. Aylesworth
310	Imperial Trusts Company of Canada	Toronto	W. H. Jackson
86	Industrial Mortgage and Savings Company..	Sarnia	D. N. Sinclair
106	Lambton Loan and Investment Company.	"	James H. Kittermaster
91	Landed Banking and Loan Company	Hamilton.....	C. W. Cartwright
159	London and Canadian Loan and Agency Company (Limited)	Toronto	William Wedd, Jr. ...
144	London Loan and Savings Company of Canada	London	Malcolm John Kent ..
273	London and Western Trusts Company (Limited)	"	John S. Moore

CORPORATIONS.

President.	Description of Company	When incorporated	Financial statement for year ending
Christopher Cook	Trusts Co. ...	16th December, 1907	December 31st, 1915
R. M. Horne Payne	Trusts Co. ...	30th April, 1902	"
John Brown	Loan Co.	5th October, 1877	"
W. H. Cole	"	11th May, 1885	"
John Hoskin, K.C., LL.D., D.C.L.	"	1858	"
W. G. Gooderham	"	1st March, 1855	"
W. G. Gooderham	Trusts Co. ...	7th March, 1913	"
Thomas G. Meredith, K.C....	"	23rd July, 1894	"
L. A. Hamilton	Loan Co.	11th August, 1899	"
D. B. Hanna	Loaning Land Co.	30th May, 1905	"
M. J. O'Brien	Trusts Co. ...	1st April, 1912	"
E. R. Wood	Loan Co.	7th March, 1884	"
E. F. B. Johnston, K.C.....	Trusts Co.	25th April, ...	"
A. J. Jackson	Loan Co.	14th June, 1900	"
J. H. Thors	"	January, 1881	"
J. L. Englehart	"	30th January, 1882	"
Hon. J. R. Stratton	"	7th May, 1890	"
Thomas H. Purdom, K.C....	"	20th April, 1872	"
A. E. Dymont	Loan Co.	15th May, 1902	"
James Hutton, M.D.....	"	19th December, 1891	"
Sir Andrew H. L. Fraser....	"	24th February, 1912	"
T. H. Purdom, K.C.....	Trusts Co. ...	23rd March, 1910	"
Lt.-Col. H. R. Smith, C.M.G....	Loan Co.	13th August, 1863	"
W. T. Alexander	"	10th May, 1889	"
S. J. Parker	Trusts Co. ...	8th April, 1910	"
Cawthra Mulock	Loan Co.	19th January, 1876	"
Alexander Baine Petrie	"	6th June, 1871	"
George Rutherford	"	24th June, 1890	"
E. Butterworth	"	18th March, 1864	"
T. G. Meredith, K.C.	Trusts Co. ...	23rd June, 1887	"
James H. Mitchell	Loan Co.	20th August, 1889	"
John Cowan, K.C.	"	27th March, 1847	"
Norman S. Gurd	"	16th December, 1876	"
C. S. Scott	Loan Co.	1863	"
Thomas Long	"	2nd May, 1877	"
G. G. McCormick.....	Trusts Co. ...	17th September, 1896	"
Sir George Gibbons, K.C....			

LIST OF LOAN

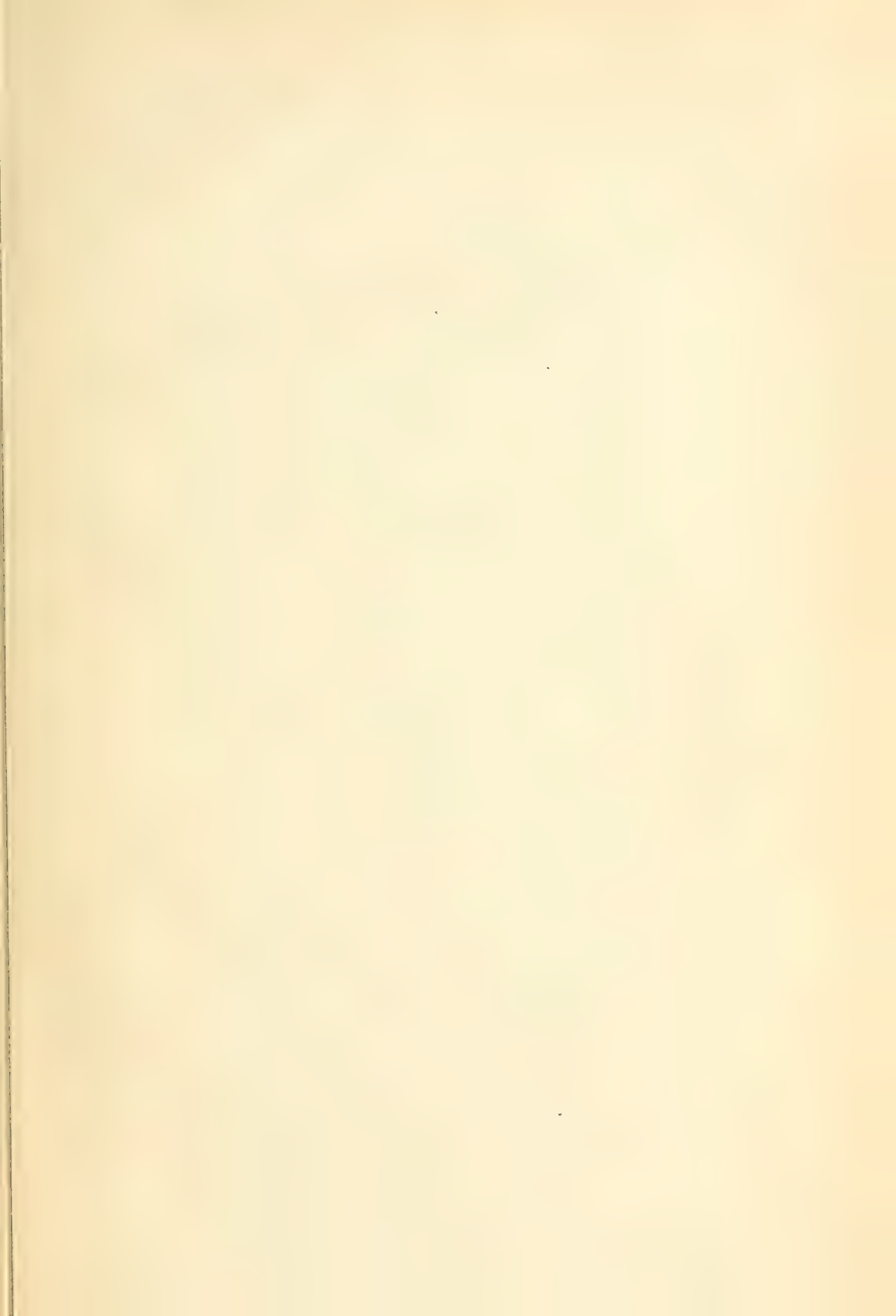
Page.	Name of Company.	Chief Office in Ontario.	Manager, Secretary or *Chief Agent.
298	Mercantile Trust Company of Canada (Limited)	Hamilton	Stuart C. Macdonald ..
149	Midland Loan and Savings Company ..	Port Hope	J. H. Helm
339	Montreal Trust Company	Toronto	*John F. Hobkirk
267	National Trust Company (Limited)	"	W. E. Rundle
210	Niagara Falls Building, Savings and Loan Association	Niagara Falls	B. M. Benson
114	Ontario Loan and Debenture Company ..	London	Alfred M. Smart
214	Owen Sound Loan and Savings Company	Owen Sound ..	C. A. Fleming
154	Oxford Permanent Loan and Savings Society	Woodstock ...	Malcolm Douglas
165	People's Loan and Savings Corporation.	London	Wm. Spittal.....
220	Peterborough Workmen's Building and Savings Society	Peterborough .	J. Corkery
194	Port Arthur and Fort William Mortgage Company (Limited)	Port Arthur ..	A. J. McComber
230	Provident Investment Company	Toronto	A. H. Cox
328	Prudential Trust Company (Limited) ..	"	Aemilius Jarvis.....
170	Real Estate Loan Company of Canada (Limited)	"	E. L. Morton
175	Royal Loan and Savings Company	Brantford	W. G. Helliker
292	Royal Trust Company	Toronto	*Bruce L. Smith, (Toronto)
	Scottish American Investment Company (Limited) (a)	"	*W. H. Lockhart-Gordon
244	Scottish Ontario and Manitoba Land Company (Limited), Glasgow	"	*Mowat, Langton & MacLennan
134	Security Loan and Savings Company ...	St. Catharines	Eugene F. Dwyer
110	Southern Loan and Savings Company...	St. Thomas...	Jno. Walker Stewart .
128	Standard Reliance Mortgage Corporation	Toronto	H. Waddington
358	Sterling Trusts Corporation	"	Col. J. G. Langton
279	Toronto General Trusts Corporation	"	A. D. Langmuir.....
124	Toronto Mortgage Company	"	Walter Gillespie
235	Toronto Savings and Loan Company	Peterborough .	W. G. Morrow
304	Trusts and Guarantee Company (Limited)	Toronto	E. B. Stockdale
255	Union Trust Company (Limited), The ..	"	J. M. McWhinney
119	Victoria Loan and Savings Company ..	Lindsay.....	Charles E. Weeks
226	Walkerville Land and Building Company (Limited)	Walkerville....	D. F. Matthew
185	Waterloo County Loan and Savings Company)	Waterloo.....	P. V. Wilson

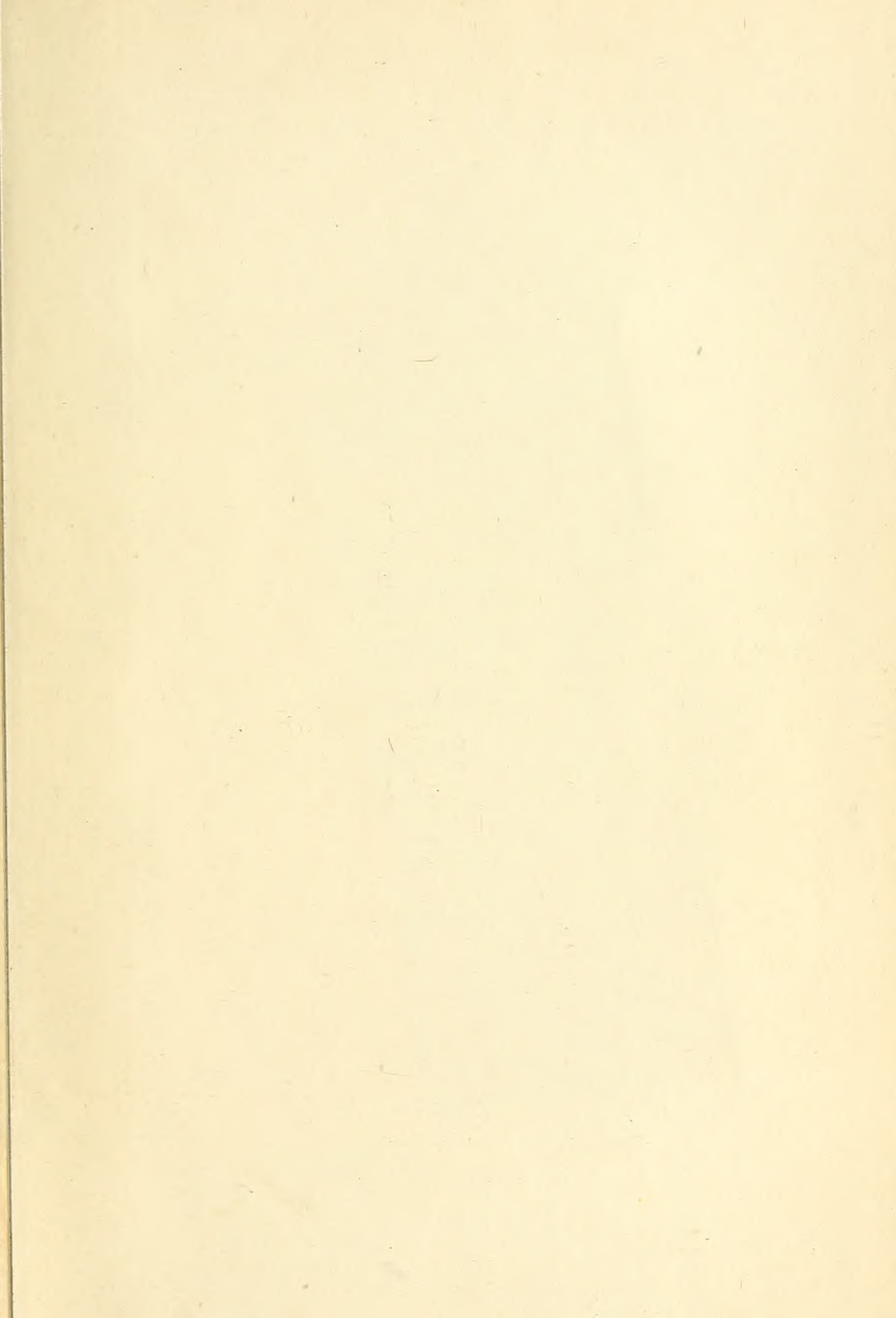
(a) The Scottish American Investment Company, Limited. This Company is withdrawing from business in Ontario and its business is transferred under 1 Edward VII., chap. 12, sec. 18, as amended by 3 Edward VII., chap. 12, sec. 17, and by 8 Edward VII., chap. 33, sec. 46. The sworn statement of the Chief Agent for Ontario for the year ending 31st December, 1915, shows the assets of the Company then in Ontario at \$25,862.85, consisting of Loans secured by Mortgages and other securities, and mortgages given for balance of purchase money, \$10,743.11; Cash on hand or in Bank \$19.25; that the Company had then no liabilities in Ontario.

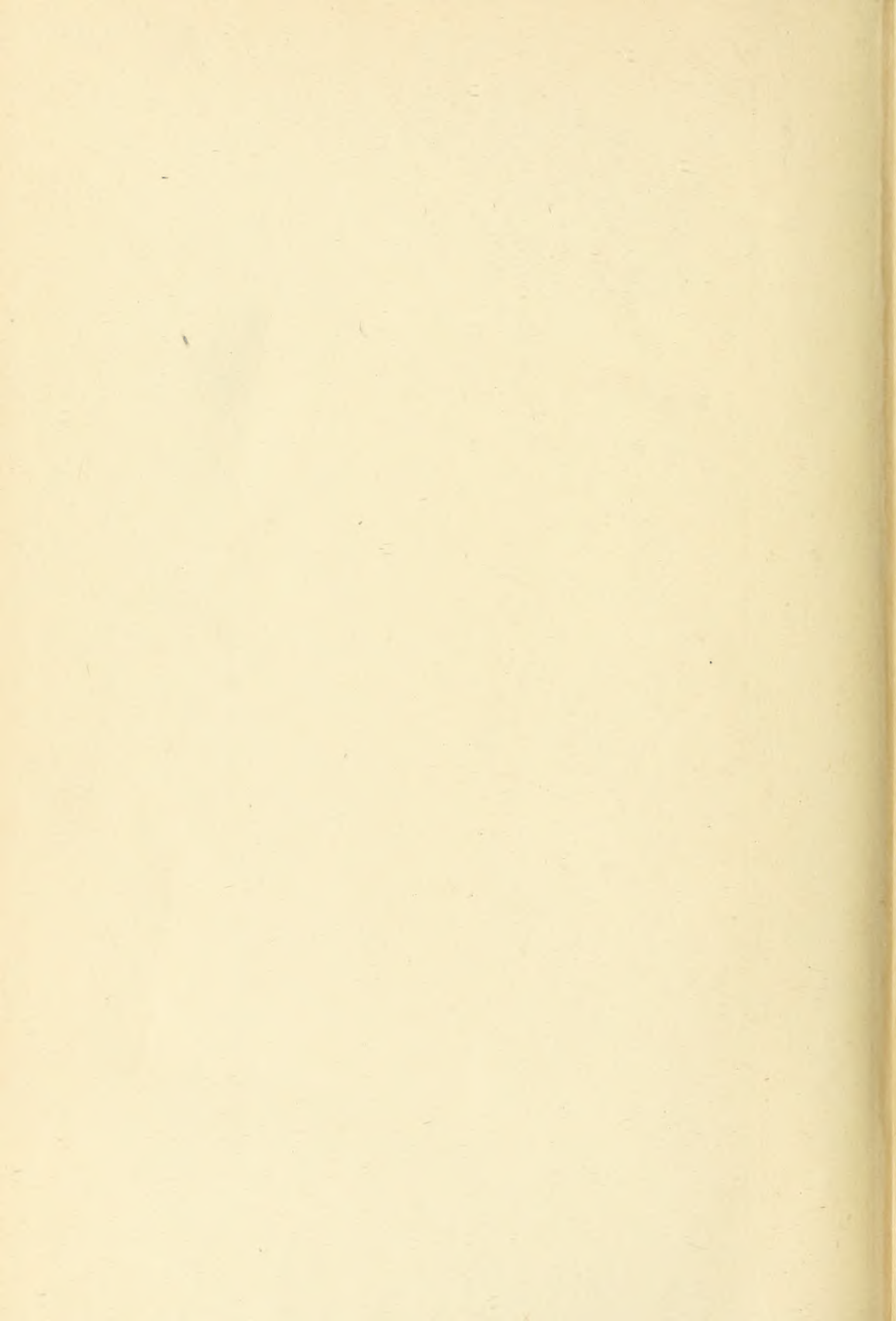
CORPORATIONS.

President.	Description of Company	When incorporated	Financial statement for year ending
Cyrus A. Birge	Trusts Co. ...	12th November, 1906	December 31st 1915
Wm. Henwood	Loan Co.	5th July, 1872	"
Sir Herbert S. Holt	Trusts Co. ...	21st March, 1889	"
J. W. Flavelle	"	12th August, 1898	"
R. P. Slater	Local Loan Co.	5th March, 1894	"
John McClary	Loan Co.	26th September, 1870	"
W. A. Bishop	"	1st April, 1889	"
Dr. W. T. Parke	"	27th October, 1865	"
W. F. Roome, M.D.	"	22nd June, 1892	"
T. B. McGrath	"	17th January, 1889	"
J. J. Carrick, M.P.	"	27th December, 1913	
H. C. Cox	Loaning Land Co.	3rd November, 1893	"
B. Hal Brown	Trusts Co. ...	19th May, 1909	"
M. H. Aikins, M.D.	Loan Co.	17th September, 1879	"
Christopher Cook	"	24th March, 1876	"
H. V. Meredith	Trusts Co. ...	24th June, 1892	"
.....			
Robert Anderson	Loaning Land Co.	15th December, 1879	December 31st, 1915.
Henry J. Taylor	Loan Co.	12th March, 1870	"
Wm. Mickleborough	"	25th November, 1903	"
Nathan H. Stevens	"	14th February, 1873	"
W. S. Dinnick	Trusts Co. ...	19th May, 1911	.....
Hon. Featherston Osler, K.C.	"	1st April, 1899	December 31st, 1915.
Hon. Sir William Mortimer Clark, LL.D., W.S., K.C. ..	Loan Co.	15th December, 1899	"
Herbert C. Cox	Loaning Land Co.	15th June, 1885	"
James J. Warren	Trusts Co. ...	24th February, 1897	"
Henry F. Gooderham	"	7th August, 1901	"
W. Flavelle	Loan Co.	4th September, 1895	"
F. H. Walker	Loaning Land Co.	22nd October, 1890	"
Thos. Hilliard	Loan Co.	7th April, 1913	"









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